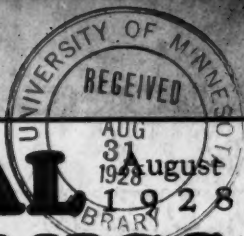


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The Business Magazine of the Medical Profession



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MEDICAL ECONOMICS

August
1928

The Business Magazine of the Medical Profession

H. Sheridan Baketel, A.M., M.D., Editor
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MEDICAL August 1928 ECONOMICS

The Business Magazine of the Medical Profession

This is Volume 5, No. 11

Editorial Offices: Rutherford, N. J.

An Opportunity— for Physicians and Public [why continue to ignore it?]

By J. Lewis Webb, M. D.

Chicago, Ill.

A QUARTER of a century ago it was rather common to see some physicians displaying the sign "Specialist in Chronic Diseases." It seemed that here was a field in which there was a surplus of patients and that it should be possible for the gathering of a large clientele.

Many practitioners did succeed in building up a large following and then discovered that people who suffer from chronic ailments are usually so reduced financially that they can not pay their bills.

A person who has a chronic ailment is usually so handicapped that his earning power is seriously reduced or entirely stopped. In most instances such persons, if given proper treatment at the proper time, might have been restored to health, and continued as happy, active wage earners.

If lack of such treatment reduced the man's earning power during ten or fifteen years of his life, and prevented his family from being properly fed, sheltered, educated and treated for their

ills, that man lost a matter of several thousands of dollars; he suffered a loss of morale, hunger, and actual pain. He probably spent several times as much in palliative treatment as the proper preventive treatment would have cost.

The medical profession must bear some censor that so many cases of chronic illness and consequent inefficiency exist today. If this profession had spread information, many such cases would not now exist.

Medicine lost a paying customer when it failed to educate such people to utilize preventive treatment, because had that man been maintained healthy so that he could have continued to earn, he would have been a paying patient and would have paid for health service to the members of his family.

When our communities were smaller—and a very large percentage of the people depended upon the farming industry—almost every family had some crop

or some cattle, or some hogs, that would become convertible into a considerable sum of money at a rather definite future date. It was then possible in case of illness for that family to arrange its plans, and when the crop was converted into cash they met their physician's bills.

Even the business men ran accounts with their customers and they knew that at some rather definite time there would be plenty of funds to meet such bills. Today we are becoming an industrial people. Many men count so strongly upon the present work continuing that they do not save anything. At least most families now have no prospects that there will soon be a consid-

advantage of preventive medicine, medicine will save a certain number of persons from experiences as unpleasant as illness always is.

Those not actually ill would escape the worry and fear that they might become the next victim. The public would receive a priceless boon. Medicine now gets paid (or at least does the work) for administering curative treatment. If the other type of practice were in vogue physicians would be paid for preventive treatment.

So far as medicine is concerned the chief advantage lies in that its service would be rendered to persons who had an income and could pay for such service.

Dr. Webb is known to readers of **MEDICAL ECONOMICS** as the author of "Medical Finance," an article giving a radical picture of the physician's economic place in the community, and published in the issue of November, 1927. Here he gives some equally radical thoughts concerning the educational duties of the medical profession. The public, he says, should be educated to seek treatment **BEFORE** they are sick, for two major reasons

erable lump sum coming in. When sickness occurs the wages cease coming in, and upon recovery every resource is drained, so that it is not surprising that bills are hard to meet.

In every community there occur many cases of sickness, which modern medicine could prevent. There is never a case of smallpox, scarlet fever, diphtheria or typhoid fever that might not have been prevented. As it is, every community pays for curative treatment. In some instances they pay something for sanitation, and what money is paid in this way saves them untold dividends.

None of the patients or their families would knowingly save any sum and choose to be sick. When the layman learns to take

Certainly the man with an income could be educated to see that it is better to prevent illness and continue to have an income, than it is to become ill, have his income cease, and then have the added expense of treatment.

In the past, physicians have too often been called to treat people who were suffering from stoppage of income. A typhoid fever case, a fracture, pneumonia, appendicitis are all examples of diseases in which income stopped. A chronic gastric ulcer, intestinal adhesions, heart disease, rheumatism, all handicap the patient in the same way. Medicine catered to such cases almost exclusively.

Obstetrics, diseases of women and children, venereal diseases,

and eye, ear, nose and throat troubles were almost the only exceptions to this rule. These later formed the source of income that proved the sheet anchor of practice.

Surgeons had an advantage over physicians, in that very often a surgical case develops abruptly and the patient had an income up to within an hour or two before the need for service. Very frequently the period of convalescence was brief and the interruption of the patient's income lasted but a week or two. The surgeon dealt largely with patients having the ability to pay.

Society and industry have an interest in the problem we are discussing. When a woman de-

him, is a loss to society as well as to the family and the patient.

If an individual passes from being a producer and becomes a mere consumer, society suffers damage in that it must support him and those dependent upon him. His death is not then a loss except to his friends. This is not written to advocate wholesale destruction of our fellow-men. It does seem, however, that society might well use intelligence that this burden shall be lessened in the future.

No other group of men has the opportunity, or the ability, to guide society in the right direction, that is now possessed by medicine. Medicine will either meet its opportunity or fail.

... First, by so doing, untold suffering will be eliminated, and society will be relieved of the economic burden of sickness and untimely deaths. Second, the profession will be able to function far more efficiently because of the fact that patients will still be wage-earners; prevention of sickness will mean prevention of poverty. Is not the physician's first duty to prevent sickness, if possible?

votes one or two years to pregnancy and child bearing, and the baby dies, not only has she suffered, but that much energy and time has been lost. In our country today virtually millions of years of time are lost in this manner. When a grown child dies, the parents and society lose even more.

It costs as much to bring a man to the stage of productivity as it does to build a very snug little house. If as many houses burned every year as there are deaths, society would protest loudly at the loss.

Any death that occurs before the individual has produced sufficient to repay society for the expense of raising and educating

If it fails, will it be creditable to be a member of the profession?

It is up to the individual physician to determine what the measure of success or failure is to be. Every physician who is inactive and who passes his time complaining about medicine and his fellow practitioners, must stand accused of contributing to a continuation of the present state of affairs.

Society is so constituted that without propaganda, even the necessities are neglected. Salt, sugar, soap, typewriters, sewing machines, milk, bread and electricity may be cited as examples of necessities that the public would somewhat neglect were it

(Turn to Page 39)

Daily Page of Ledger
Chart 1
Monday, February 6, 1927

Income

Expenditures

Patient	Charges	Cash	Balance Brought Forward	Purchases	Cash Deposited	Balance Brought Forward
Wm Jones		\$3.00	179.50	Insurance & Pub	\$2.50	\$129.00
William Anderson (not S)		25.00		Chairs for Car	2.50	
H. J. Spencer		2.00		Subscription Medical	5.00	
John Brown		2.00		Telephone & Medical Office	14.00	
Alfred Johnson		3.00		Drugs	7.95	
Prof. Harold (Feb 1-1-1-16)		7.50		Stamps	.75	
Mr. J. Campbell	5.00			Miscellaneous	1.25	
Robert Rogers		2.00				\$97.17
L. A. Smith	3.00					
Check on January						
Prof. Carlson 4/14/26		125.00				
		169.50				

• See text

A Way to Simplify Next Year's Income-Tax

By a Michigan Physician

SOMEWHERE between the first and the twentieth of each January, Uncle Sam sends out income-tax blanks. To most people the making out of the income-tax report is more intricate than the putting together of a jig-saw puzzle and is far less fun.

Doctors, especially, regard this labor as the bete noire of each calendar year, first, because as professional men, they have little or no knowledge of bookkeeping; and secondly, because they are gripped by a combination of fear and laziness which have their roots in man's essential dislike for unaccustomed tasks.

The business of sitting up until midnight and covering reams of paper with meaningless figures is

not at all necessary. Neither is the fear nor the dislike. A doctor's bookkeeping can be so simple that these factors are eliminated. One ledger, when properly used, will solve the doctor's problem.

Chart I gives pictorially what follows below. The ledger is always opened on a double page, with the date, written across the top. Below the date, on the left-hand side of the ledger, there appears the word **INCOME**; on the right-hand side, is the word **EXPENDITURE**.

The left side, under the word **INCOME**, has four columns. One, for the names of patients. Two, for the charges, which may be done in red ink. Three, for cash received during the day. Four,

for income brought forward from the preceding days of the month.

The right-hand side of the ledger, under the word EXPENDITURES, has three columns. One, for purchases of deductible items paid for during the day. Two, for the amount expended for each. Three, for the sum of expenditures brought forward from the preceding days of the month.

The first column on this page should contain the names of those items which you have paid for, and those only. If you have charged a purchase, enter it only at the time you pay for it.

Ruling the blank pages of your ledger as I have indicated may be accomplished in one of sev-

printer rule the leaves of a loose ledger in this fashion.

As you will note, and as I explained in another of my articles appearing in a previous issue of MEDICAL ECONOMICS, I discourage charge accounts. Hence the column for charges has few entries, and these are almost all for outside calls.

Each day the ledger's charges are transferred to cards, and bills are made out from these every fifteenth and thirtieth of the month. Perhaps in a month there are fifty of these. As soon as they are paid, the cards for them are destroyed, as the case record is not on them.

These accounts appear on my ledger thus: Guy Horn, (Credit, 12-1-26.), with the amount paid

Chart E-A
Month of February, 1927
Balance Sheet—

Gross Income	\$96.25	
Expenditures	64.00	
Net Income	\$32.25	
Deductible Expenditures	Amount	Brought Forward
Auto Up Keep	\$ 40.00	\$ 55.00
Rent	125.00	125.00
Int. on Business Bkts	15.86	15.00
Taxes	163.72	
Telephone	14.00	16.00
Electricity	12.92	19.25
Laundry	6.25	7.50
Salaries	165.00	65.00
Office supplies	12.00	10.00
Supplies & drug supplies	110.75	205.00
Charities	7.50	9.00
Bad Bkts	32.00	
Miscellaneous		
Total	645.00	

Chart E-B
Month of March, 1927
Balance Sheet

Gross Income	\$100.00	
Expenditures	52.60	
Net Income	\$47.40	
Deductible Expenditures	Amount	Brought Forward
Auto Up Keep	40.00	95.00
Rent	125.00	250.00
Int. on Business Bkts	16.72	30.86
Taxes		163.72
Telephone	17.25	30.00
Electricity	11.55	32.17
Laundry	8.00	13.75
Salaries	165.00	130.00
Office supplies	8.00	22.00
Supplies & drug supplies	97.26	315.75
Charities	10.00	16.50
Bad Bkts	25.00	32.00
Total	526.53	

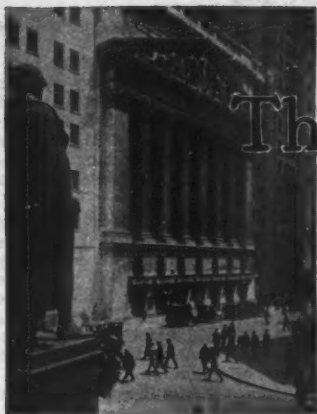
eral ways. Your office girl can do this in her spare time, or, if you haven't one, you may ask your wife to aid you in this way.

You may even do it yourself, if you have fifteen or twenty spare minutes, which are sufficient for ruling enough pages for a week's entries. In the event that none of these methods suits your purpose, you may, for a trifling sum, have your local

in the cash column. (See Chart I.) I have found this a very practical method of reducing the filing work in the office and of obviating mistakes involving duplication of bills, with a consequent loss of the patient's good will.

Sometimes I accept a patient's note in lieu of cash and when this is deposited on my account, it appears as a cash entry. Should

(Turn to Page 51)



The Doctor and his Investments

By Merryle Stanley Rukeyser

Is it better to own your home than it is to rent? Are there reasons why a physician, more than a business man, should own his home? Why is it sometimes better to have a mortgage on one's home than to own it free and clear? How should the young doctor handle the home question? These are a few of the questions that Mr. Rukeyser, financial editor of *MEDICAL ECONOMICS*, answers in his ninth article.

INVESTMENTS and financial programs should be suitable as well as sound. All classes of people cannot be expected to wear the same financial garments. An aged spinster without dependents ought to lay emphasis on the largest current return consistent with safety. On the other hand, the single young man, who has his responsibilities ahead of him, can afford to ignore current return on securities, and select issues which promise long term future appreciation.

The perennial question of whether it is better to own a home or rent one can be appropriately answered only in the light of the special circumstances of the individual. Though convinced that the own-your-own-home propaganda has been overdone in recent years, I believe that, broadly

speaking, home ownership is more attractive to physicians than to business men.

In selecting a career of service in medicine, the physician has in effect tacitly resigned himself to the fact that he will probably not build up a great personal fortune. As a class, physicians are interested in establishing a competence rather than a vast family fortune. They wish to assure themselves and their dependents of freedom of worry regarding food, shelter, and clothing, now and after their period of active practice is over.

Unlike the business man, the physician is not socially expected to build up a fortune greatly in excess of his family requirements as a mark of success. The physician chalks up his score of attainments in different currency: in

the funds of social service and in the extension of the frontiers of scientific knowledge and technique. Apart from this variation in ideals, there are practical differences between the needs of the business man and the physician.

The business man finds it desirable to keep his surplus in liquid form—readily convertible to cash. He realizes that he may need the funds to take care of expansion or of other emergencies in his own business. Moreover, he may have to draw on principal for living expenses in lean years, when his enterprise may show a loss instead of a profit. The income of the successful physician is more stable. The fluctuations between years of prosperity and

"The physician should have a somewhat better home than the business man of equal income, for a home constitutes one of the few available means of advertising for a professional man . . . The value of your home should be from two to two-and-one-half times your annual income."

adversity are likely to be negligible.

General conditions are unlikely to determine his income, which will vary more in accordance with his own health and energy. He can provide against shrinkage of income through illness or accident by means of noncancellable health and accident insurance. Moreover, after equipping his library and purchasing instruments and supplies, the prosperous physician is unlikely to need much of his savings as capital for his own venture. Accordingly, he does not require as high a degree of liquidity as the business man.

The bearing of this on owning a home is that home ownership involves tying up capital in a relatively non-liquid form. The physician can better afford this than the business man.

Moreover, since the practice of the physician is frequently carried on in his home, which becomes his trade mark and his symbol, it is important for the physician to have a permanent abode, which will definitely fix his place in the community. In order to allow for improvement in accordance with growing prosperity, the prudent homebuilder will start with a desirable well select-



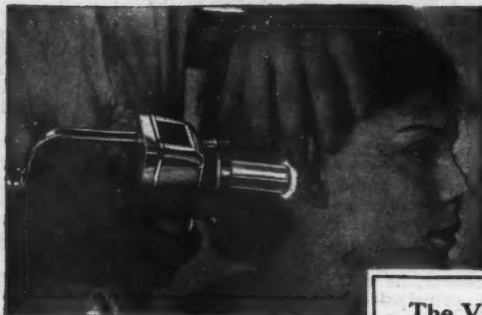
ed plot and will build on a solid foundation, on which an increasingly elaborate house can gradually be constructed. The beginnings should be modest but the basis for steady betterment should be laid at the start. A long term program of landscaping fits in with such a conception.

Since the object of the physician in developing a competence is to get a fund for use, it is usually prudent for him to put part of it into a home, which will end forever his concern about the fundamental human need of shelter.

It is commonly supposed that home ownership is so desirable that there is no need of debate. I do not accept this viewpoint.

I have lived among cliff dwellers in the apartment houses of New York during most of my life-time and I have not found that renters, as a class, are Bolsheviks, Antichrists, or other varieties of enemies of the peo-

(Turn to Page 60)



Scientific control in local applications

Have all kinds of ULTRA-VIOLET the same effect?

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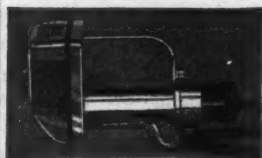
The Vital Element of the KROMAYER LAMP

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"Hoping other communities may do likewise"

An account of the principles and purposes of the newly-organized Physicians' Economic Association, St. Louis, Mo.

By Ernest L. Epperson, M. D.

A GROUP of St. Louis physicians recently joined together to organize an association, the principal object being to promote the economic welfare of the general practitioner. Hence the association was named, appropriately: Physicians' Economic Association.

In this article I have undertaken the task of presenting the tenets, objects and aims of our organization, and the benefits to be derived from support and association with it.

To catalog the organization's cardinal principles, we have:

First—The economic relations of the public to the physicians, both in compensation and prestige.

Second—The regulation of the abuses of the so-called Free Clinic system.

Third—The probationary classification of physicians' claims.

Fourth—The abuse of the credit system and collections.

Fifth—A standard minimum fee schedule.

Upon the first of these principles is predicated the other four, but for clearer understanding, let us discuss them one by one, beginning with the last and proceeding backward.

It has been charged that the Physicians' Economic Association is an organization of physicians in a certain locality, for the sole purpose of fee-fixing and advancing the political ambition of some one interested,

and that it has no place in the roster of medical associations.

Such charges could only be made by those wholly unfamiliar with the objects of the association, or those who feel that the functioning of such an organization would be inimical to their personal interests.

Politics or religion have no place in the association, and they are wholly foreign to any of its purposes or intentions.

It is true that the association has adopted, through its legal channels, a standard minimum fee schedule, for the purpose of putting all members on an equal basis of compensation, but this fee bill is not commensurate with the arbitrary demands of the trades unions to which the physician is subjected.

This fee schedule has no arbitrary maximum, and is much less than many of our members are now charging for their regular services.

While it is true that the association is seeking to maintain a reasonable minimum schedule of fees, it is at the same time equally as active in opposing excessive charges in any branch of the medical profession or in hospitals.

The object of the fee schedule principles of the association is not so much the desire to raise the fee list, as it is to place medical service on a reasonable basis and prevent it from becoming a cheap commercial commo-

dity, to be bartered and bargained for.

It is not necessary for me to say that this latter condition is prevalent and is one of the principal causes of the medical man being dragged down on a level with the common artisan.

Who is at fault for this latter condition, the public, or the medical man?

The attitude of the public is not to obtain medical services as cheaply as possible. On the contrary, the confidence inspired by the medical man is the patient's first consideration.

The value of a physician's services is what he reasonably asks.

It is not possible for a physician to maintain his usefulness and respect in any community, and at the same time cut the price of his services to take advantage of his competitor.

The next principle of the association is moderating the abuse of credits and collections.

While it would be almost impossible for the members of this association to maintain a strictly cash basis, nevertheless the organization will embody into its activities an effort to cut down the list of bad debts, and for this purpose, will maintain a bureau of credit rating and collections.

In our third principle, the probationary classification of claims, the physician is in the second class, and the undertaker in the first class.

This means that in such cases the undertaker will collect the full amount of his bill, and if there is anything remaining, the physician can legally claim his fees for services to the deceased in his last illness, but if there is nothing remaining, the doctor cannot even legally claim anything from the deceased estate.

The position and contention of the association, in cases of this kind, is that the medical man rendered his services prior to the undertaker, and in con-

sideration of the character of services rendered, should have first claim upon the estate.

It is the intention of the association to support a competent legislative committee which will represent the interest of the medical profession in all matters pertaining thereto.

The second cardinal principal is the regulation of the abuses of the so-called Free Clinic.

The association stands for, as the medical profession has ever stood for, the maintenance, at public expense, of adequate equipment for the proper treatment and care of the indigent poor.

The free clinic has always been an institution by which certain physicians could appeal to the public, under the cloak of charity, and then use the vantage gained for self aggrandizement and advertisement.

The hypocrisy practiced in both public and private institutions of this kind has reached such a flagrant state of abuse that the general practitioner finds himself compelled to interfere and use the power of organization to protect his legal rights.

It has been estimated that fully forty per cent of the patients treated at these institutions in St. Louis, are fully able, financially, to pay for private medical services.

The first cardinal principle of the association, and on which the organization is based, is the economic relation of the public to the physicians, both in compensation and prestige.

It would be superfluous to describe wholly the high position the physician held in his community, in the early history of medicine.

He was looked upon as a public benefactor, second only to the priest.

We find him, at this day, divested of his inherited prestige to a large degree, and his valuable services, so necessary to the life and happiness of a commun-

Autumn Hay Fever

... This
agent soothes
instantly

The patient will find ready relief in Mistol applied with the unique Mistol dropper

The acute paroxysms of Hay Fever... they seem unbearable at times. That is why so many physicians prescribe Mistol for instant relief. They are confident in its soothing effect and its complete safety in the hands of the sufferer.

Mistol is an oily preparation. It diffuses and spreads in a thin film over all parts of the mucous membrane of the nose and throat.



Mistol, because of its unique method of application, is absolutely safe in the hands of the patient

It clings tenaciously and cannot be readily washed away by natural secretions... remaining in contact long enough for the ingredients of Mistol to exert their full palliative effect. In addition, this film of oil forms a veritable armor against wind-blown pollen.

Mistol is applied without force by the unique Mistol dropper. There is no possibility of sinus trouble.

This agent was evolved, after long and careful research, in co-operation with leading authorities. Its base of liquid petroleum forms an ideal vehicle for correctly proportioned menthol, camphor and eucalyptol.

Mistol

REG. U. S. PAT. OFF.

Sold in original sealed cartons containing a two-ounce bottle and Mistol dropper



Pictorials

(Opposite page) The snake farm at San Paulo, Brazil, where poisonous reptiles are collected and used in the manufacture of anti-venom serums; and an attendant holding up one of the oversize worms cultivated at the farm.

(Left) An unusual photograph of a London fog. The figure is that of a Yeoman of the Guard at one of the entrances to the Tower of London.

(Below) Another striking photograph, showing New York's skyline in the evening, with the giant span of Brooklyn Bridge in the foreground.





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(ANALGÉSIQUE)



THE ORIGINAL FRENCH PRODUCT
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Many Physicians are
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Bengué as a necessary
part of camp and vaca-
tion equipment.

Baume Bengué stops
the pain of stings and
bites; cools and soothes
hot, tired, aching feet;
good for all aches and
pains.

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ity, are highly underestimated by the public. The title of "Doctor," which originally symbolized distinction has been dragged down almost to a level with the horse doctor, charlatan and quack.

We now find that the cults and the quacks have come upon the scene to challenge the rights of the true profession and have alienated to themselves, in a measure, the distinctive title of "Doctor."

While the medical man was wholly absorbed in solving medical problems, oblivious of the power of organization, the unscrupulous element, through organization and political maneuvering, have implanted themselves in the state, contrary to the spirit of the medical laws now on our statute books, and to

the disgrace of our commonwealth.

We have stood by, asleep on our rights, wholly unprotected by organization, the principal way by which we can protect our interest and make our influence felt.

Suffice it to say that the committee to whom was entrusted the sacred duty of drafting our constitution and by-laws, wrote the following paragraph as a summary and a slogan of the Physicians' Economic Association: "To actively support any legitimate and honorable measure that will insure the maintenance of that honor and respect, due the high calling of the medical profession."

We hope other communities may eventually do likewise.



Don't Call Me Names

Reported by Lawyer Hayward



THE doctors occupying offices in a certain medical building in Seattle were evidently doubtful of the professional standing of some of their professional brethren, as they published the following signed statement in a Seattle newspaper: -

"We, the following reputable doctors occupying offices in the X building, hereby protest against the indiscriminate rental of offices in the building to fakirs, quacks and charlatans."

Whereupon a "doctor" occupying an office in the X building sued for libel.

"You've libelled me in my profession by calling me a quack and a charlatan," the "doctor" claimed.

"Are you qualified to practice medicine according to the laws

of this state?" he was asked on cross-examination when the case came to trial.

"I am not."

"So you're practising medicine in violation of the laws of the state?"

"Yes—you can put it that way if you like."

"You, Honor, we contend that no man can be libelled in a profession that he is practising contrary to law," the attorney for the reputable doctor argued, and the Washington Supreme Court so ruled in 113 Pac. 574.

"He was knowingly luring patients into his office contrary to the penal laws of the state. This was a fraud and imposition upon the public and the law will afford him no redress for the loss of earnings acquired in that manner," was the reasoning of the court.

Indigestion
Flatulence
Nausea

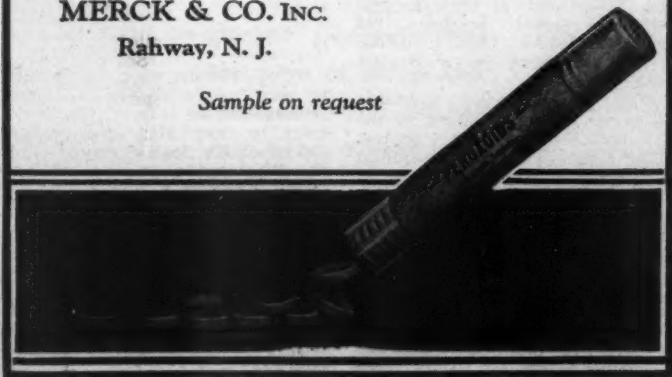
Peroxoids

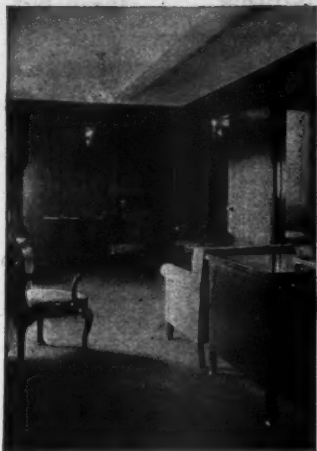
5 GRN. TABLETS MAGNESIUM SUPEROXOL

*Combines the antacid
properties of magnesia
with the antifermentative
action of nascent oxygen.*

MERCK & CO. INC.
Rahway, N. J.

Sample on request





The Girl Behind the Desk

*Some suggestions
by a Veteran Patient*

I ONCE went to see a doctor who was considered very capable in his specialty. One would never have guessed it, however, from the looks of the young lady who greeted patients.

Round-shouldered, thin, a trifle near-sighted, in fact, about everything that an office attendant should *not* be, she attracted the attention of all the patients in that reception room.

As a matter of fact, the pleasing effect of a well furnished reception room and the fine ability and personality of the physician himself were in some measure nullified by the receptionist, though she might have been a very charming girl to know outside of the office. Patients are quick to make snap judgments.

A woman sitting next to me ventured the remark: "Not a very good advertisement, is she And she certainly wasn't."

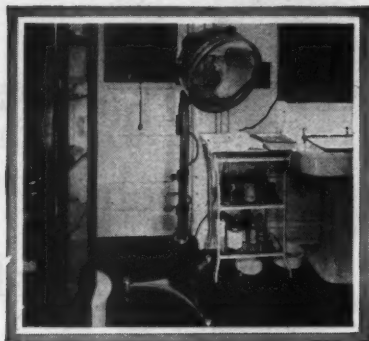
A pleasing physical appearance is essential for the attendant who greets patients. And while one doesn't naturally expect all the prize beauties in the country to be collected for this work, at least, girls can be selected who are healthy and wholesome-looking, with bright eyes, good teeth, good

complexion and who are not "freaks" in figure.

As for manners, pleasant, cheerful, but dignified, is the combination one asks for. But the attendant should not be unapproachable, or unsympathetic appearing, while maintaining her dignity. And right here I would like to suggest that a pleasing personality is best achieved when the attendant has her proper place "in the scheme of things," that is, suitable surroundings, pleasantly located, in the reception or waiting room.

The receptionist should have a desk conveniently placed for light and air, and to greet newcomers without awkwardness. No person can be at ease or put others at ease if uncomfortable, requiring constant turning and twisting, hopping up and down, to discharge simple duties.

An office attendant in one doctor's office was a puzzle to me for some time, because of her awkward and constrained manner. She fairly writhed each time a new patient entered the room. Greeting strangers apparently was an ordeal, though she had been in this position for several years, and appeared at ease at



The supremacy of the Therapeutic Carbon Arc is due to its versatility and efficacy

No SOURCE of light is so versatile as the Therapeutic Carbon Arc. From a single lamp, several different kinds of therapeutic light can be produced by choosing from the several Eveready National Therapeutic Carbons.

You may produce light that contains substantially all the rays present in normal June sunshine, using Eveready National Sunshine Carbons. According to the U. S. Bureau of Standards, "Of all the artificial illuminants tested, it" (the sunshine carbon arc) "is the nearest approach to sunlight."

From other Eveready National Therapeutic Carbons you may obtain unusual intensities in various parts of the spectrum; ultra-violet, infra-red, and visible light of various wave lengths may be had in a number of combinations, to meet the physician's requirements.

This versatility of the Therapeutic Carbon Arc means less

equipment for the physician or hospital to buy and operate.

It also means heightened efficacy. Exactly the light needed by each individual case can be had at will. Changing carbons is easy and takes little time. The carbons are polished and clean to handle. The full intensity of light is secured immediately on closing a switch. No excessive starting current is required. The efficiency of the arc is high; you get the maximum useful intensity at relatively low power cost.

A booklet has been prepared referring to authoritative works on typical medical uses of the Carbon Arc. This as well as other literature describing the quality and other characteristics of Eveready National Therapeutic Carbons will be sent to physicians and hospitals on request.

Eveready National Therapeutic Carbons are sold by arc lamp makers and physicians' supply houses.



NATIONAL CARBON CO., INC., Cleveland, Ohio; San Francisco, Cal.

Unit of Union Carbide



and Carbon Corporation

other times. I finally discovered the reason for her discomfort and displeasing manner. She was extremely tall and angular, and she was provided with only a wee tippity table, about half the size of a card table, "to protect her from the public." She sat in a stiff-backed office chair and had to manage the telephone, a pad, and pencil, on the small top, with all three constantly sliding off or tangling up, just when she needed them in a hurry. Under such circumstances it would be difficult even for a duchess!

The ditty that "a policeman's life is not a happy one" might apply to some attendants, though it can be made both pleasurable and valuable if doctors and attendants co-operate and agree on all phases of the work.

The tone of a doctors' office is so markedly established by the attendant's personal appearance, that dress is next in order. The dress question today has rather definitely settled itself for this line of work, into the plain and simple business dress, or the professional uniform of trim white linen. Fancy clothes, in even the most elegant offices, are not being worn by attendants even though they may be strictly receptionists.

One attendant, who takes charge of a waiting room that serves five or six doctors, stands out in my mind as a model in business clothes—always wearing simple but smart flannel frocks in winter, washable silk sport clothes in summer, with white shoes that add a dainty and immaculate touch.

White linen uniforms are also pleasing, emphasizing the professional side and adding efficiency for some kinds of work. White linen uniforms, however, should always be "white," not rumpled, spotted or ragged as we have seen them now and then. Colored smocks of linen, in gray, green and blue, are also being worn by some attendants. But when slipped over a fancy dress, these are not exactly winning, giving a

make-shift appearance, or "artistic indifference," better in the artist's studio than the physician's office.

The doctor may not care to dictate styles to his attendant but he will be wise to give a tip on the following points: don't wear fancy shoes and stockings while playing the role of nurse, nor fancy necklaces, dangling earrings, jangling bracelets, flashing hair ornaments or rings, or an over-supply of make-up!

I saw an attendant in a busy office not long ago that made me wonder if I was attending vaudeville, seeing one of those lightning change acts, where the sparkling lady doesn't really have time to make a complete change and so slips over the details.

This girl was eye-compelling if not exactly efficient. Ropes of pearls swathed her neck, bracelets dangled from her arms. Her fingers were covered with flashing stones, her feet encased in fancy slippers laced and strapped over cobwebby hose of "party-pink" hue. And her rumpled white uniform appeared to have been tossed on in a hurry, showing tricky bits of pink satin lingerie. She chewed gum in perfect rhythm to dangling ear-drops, completing the ensemble. Enough for externals!

The exact duties of an attendant demand some discussion, but usually the doctor has in mind what he wishes when he employs a girl. There are, however, some points that I have found patients especially interested in. First, I have heard patients express dissatisfaction at having an attendant take over the doctor's work. While, of course, this is necessary in some cases and certain details can be attended to just as well by an assistant, especially if a professional nurse, most people feel that a doctor's advice, help, and personal attention are what they want and what they pay for.

Sometimes a doctor does not

(Turn to Page 58)

PRESCRIBED BY PHYSICIANS FOR MORE THAN 50 YEARS



**when the system balks at
ordinary foods—prescribe**

Maltine

P L A I N

One of the doctor's most common problems is to keep the patient properly nourished. Frequently the weakened and disorganized gastric system refuses to receive or assimilate the food which the body so urgently needs.

In such cases Maltine becomes a valuable aid to the physician. For this concentrated and palatable malt extract is not only an admirable food in itself, but an agent for the assimilation of starchy foods. The mineral salts and soluble vegetable albuminoids which it contains are essential to body building.

In addition, tests show it to be rich in diastase—the active digestive agent which converts starch into sugar.

The essential proteid elements of three cereals—barley, wheat and oats—are present in concentrated form in Maltine, and in Maltine only. It mixes readily with milk, gruel, and similar foods, making them more palatable. It is uniformly pure, always obtainable.

As a nutrient, as a digestant—give Maltine, the standard product of a standard house. Every druggist has it.

Rich in diastase

Maltine Plain ☐
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 Maltine Ferrated ☐
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 Maltine with Cod ☐
 Liver Oil ☐
 Maltine with Cascara ☐
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We will gladly send you free samples of any of the Maltine products and the booklet, "The Maltine Preparations." Please check those which you desire: **A8-28**

THE MALTINE COMPANY

BROOKLYN, N. Y.

8th Avenue, 18th and 19th Streets

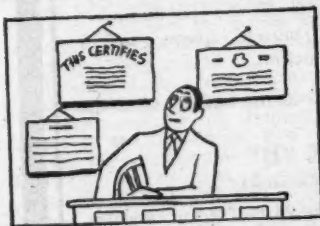
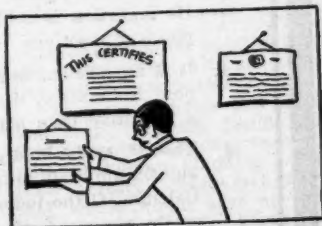


KNEE JERKS

[Supply your own kick]



A Little Story Without Words



The
ORAL TREATMENT
of
ARTHRITIS
with the calcium salt of
O-IODOXYBENZOIC ACID

is gaining wide popularity among physicians for the following reasons:



1. It can easily be administered to arthritic patients who cannot be treated intravenously.
2. Its ingestion is seldom followed by any unpleasant reactions.
3. It is an efficient analgesic, and while its purpose is curative, it is often more efficient as a palliative than aspirin, salicylates, etc.
4. Though undoubtedly less effective than the ammonium salt administered intravenously, Calcium Ortho-Iodoxybenzoate, administered orally, produces—though usually in lesser degree—the same therapeutic effects; viz., diminution in swelling and muscle spasm, and improvement in joint function.

Calcium Ortho-Iodoxybenzoate is marketed under the trade name of

OXO-ATE "B"

(For Oral Administration)

It is put up in bottles containing 24 half gram capsules, sufficient for a four weeks' course of treatment for the average arthritic.



Department M

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PHILADELPHIA, PA.

Established 1841



You Couldn't Be a Doctor and a Lady too!

*Sixty years ago people had
rather sour ideas regarding
the feminine in Medicine*

"LADY Doctors! From such,
the good Lord deliver
us!"

It was a lady who wrote the words, in a stern and rock-bound volume called "Talks on Women's Topics", published under the date of 1864.

Sixty-odd years ago. Not such a long time. Not long at all when you consider how old medicine is. Yet how the public attitude toward feminism has changed in those sixty years!

Woman doctors aren't yet assuming the majority, of course, but they occupy an important place in the profession, and one would be considerable of a die-hard to believe that a woman couldn't be a doctor and a lady too.

But back in 1864 when that book was published and bound between two vivid gold and green covers, now faded to a dusty green-grey, folks felt differently. Let's read a little passage from the sentiments of that dear old hoopskirt author:

"Lady Doctors! From such, the good Lord deliver us! The increase of deaths among women would be frightful. There is a natural viciousness among women

towards each other which is totally incompatible with strict justice and especially mercy.

"They would purge and blister and drug, without feeling the first softening influence from the milk of human kindness within their breasts. Hard and stony, they would have no sympathy with nervous headaches, general debility, incapacity for exertion, or complete prostration.

"Who would want to detail one's pet weaknesses to the rigid figure, with harsh and uncompromising aspect, who, dark and grim, takes a little hand between her bony fingers, and feels the pulse as if she was trying to discover the juice in an ancient lemon.

"Women are nearly all treacherous and cruel to each other. . . a graduating class of intelligent young kittens or old cats would be just as serviceable to the community in the shape of doctors."

Imagine it! Only sixty-odd years ago. If the authoress of these sentiments were writing today, just how would she describe the idiosyncrasies of lady governors, lady aviators, lady athletes, and lady police officers?

"UT DESINT VIRES...."

In overcoming the cathartic habit so often a corollary of chronic constipation, the laudable endeavor is no longer sufficient excuse for "the lacking strength."

It has been repeatedly demonstrated that Agarol **does** tend to restore the natural peristaltic impulse, that dosage can be decreased as improvement takes place, and the patient frequently freed entirely from the great American habit of "the daily pill."

Try it on your most confirmed addict!

AGAROL is the original Mineral Oil—Agar-Emulsion and has these special advantages:

Perfectly homogenized and stable; pleasant taste without artificial flavoring; freedom from sugar, alkalies and alcohol; no contraindications; no oil leakage; no griping or pain; no nausea or gastric disturbances; no habit forming.

AGAROL

A generous trial supply sent on request.

WILLIAM R. WARNER & CO., Inc.
Manufacturing Pharmacutists since 1856
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Laboratory,
Salisbury, Conn.

Therapeutically Correct **Ocy-Crystine** Formerly known as Oxy-Crystine **"The Saturated Saline Laxative"**

SUMMERTIME:-

Brings the opportunities for indiscretions in diet, for over-indulgence in questionable beverages. Warm weather spoilage makes bad food. Pain and discomfort result. A speedy emptying of the bowel with copious fluid stools serves to relieve the situation.

RIGHT HERE

Ocy-CRYSTINE with its neutral reaction and high concentration will get results.

A liberal clinical trial supply sent on request.

Write or mail your card to

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Ocy-CRYSTINE CORPORATION
Box 118, Grand Central Station, N. Y.

M.E.

Please send me sample and literature.
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"One Full Step Backward" as a Collection Policy

By D. T. McKinnon

Director of Accounts and Collections
Campbell Clinic, Norfolk, Nebraska

III

ANY collection plan that will build volume and quicken collections is more desirable than delayed payments at a larger profit.

Installment payments will clear some accounts that could not be collected in any other way. Installments require careful attention and should be checked with regularity. By filing all installment accounts in one group, time can be saved and there is less danger of permitting these accounts to become delinquent through neglect or through error.

Some inducement for regularity often works well, and I know of no better plan than the story told of Mrs. Schultz, in a previous article, but I wish to tell you of another similar case.

A business woman, 25 years old, who had previously been operated on in Omaha, came here for a goiter operation. She was very grateful, and returned to her work in Omaha.

A statement for \$250 was mailed to her. She responded with a \$10 payment, was still grateful, and said that she would make more payments when she could afford to.

An investigation brought out these facts. The woman was honorable in every way, dressed well, but owed over a thousand dollars and had difficulty in making her salary support her, ac-

cording to her standard of living.

One letter cleared this problem. The letter expressed a personal interest in her recovery, thanked her for the payment she had made, and she was told that her charge had been re-considered and that we wanted to help.

Providing she would start the following month, and send us \$10 each month, for each \$10 payment she made she would receive a credit of \$15 and this plan would be continued until she missed a payment or the account was paid.

She wrote that we could definitely depend upon her payment the middle of each month.

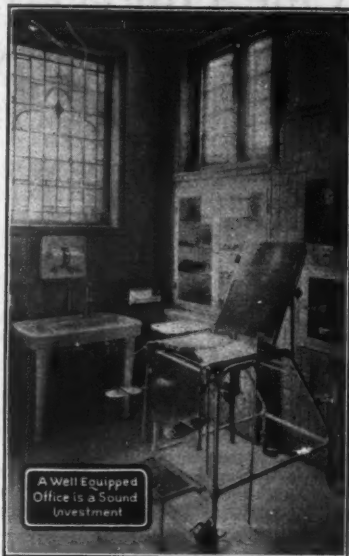
The account is almost cleared, with no payments missed. Three payments were delayed a few days. Twice her mother has helped her meet the account.

Several months after the payments were started an opportunity was had to talk to her. She said that each month two payments were set aside from her check, her apartment rent and our payment, and up until that time no payments had been made on her other indebtedness.

Again, the foundation from which to work is important. First, the value must be indelibly stamped and appreciated or the reaction will not be so favorable. Then the offer can be made from the standpoint of helping the patient.

(Turn the Page)

"HABIT is a cable," reads a line we remember from grammar school days. Too many physicians allow habit to keep them bound to old, outmoded equipment. Investigate the possibilities of re-equipping your office by corresponding with the following manufacturers.



Furniture

Allison Office Furniture

W. D. Allison Co.,
Indianapolis, Ind.

American Metal Furniture

American Metal Furniture Co.,
Indianapolis, Ind.

Specialists' Office Outfits

Sorensen Diagnostic Treatment Cabinets

C. M. Sorensen Co.,
Long Island City, N. Y.

X-Ray Equipment

Engeln

Engeln Electric Co.,
Cleveland, Ohio

Victor

Victor X-Ray Corp.,
Chicago, Ill.

Wappler

Wappler Electric Co.,
Long Island City, N. Y.

Physiotherapy Equipment

Engeln

Engeln Electric Co.,
Cleveland, Ohio

Hanovia Alpine Sun Lamps

Hanovia Chemical & Mfg. Co.,
Newark, N. J.

McIntosh Diathermy

McIntosh Electrical Corporation,
Chicago, Ill.

Victor

Victor X-Ray Corp., Chicago, Ill.

Wappler

Wappler Electric Co.,
Long Island City, N. Y.

Sterilizers

Castle Sterilizers

Wilmot Castle Co., Rochester, N. Y.

Office Scales

Continental Scales

Continental Scale Works, Chicago, Ill.

Different variations can be used. An account of \$197 was just cleared by allowing \$2.50 additional credit for a weekly payment of \$10, with the understanding that the payment be made on Saturday of each week.

On some other accounts, where the patient's income is more uncertain, the only requirements are that some payment be made each month and credit is given in accordance to the amount paid.

The special attention group takes care of all accounts that require a personal interview for any reason.

Individual judgment will vary on this classification, but regardless of this fact, we can all agree that efficient mail methods will reduce the number of accounts that require personal interviews.

We are building volume from a foundation of fairness, in either event, and should not overlook any opportunity to make each classification as pro-

This is the third and last article in Mr. McKinnon's series on collections. Not many collection articles contain such a fine blending of theory and practice as has appeared throughout this series

ductive as possible, not forgetting the importance of "quick collections."

Group 107 is one of the most difficult classifications, yet, on a recent test of 100 accounts, 31 were cleared by one letter. This is one of the best results had on this group so far, but there were not enough accounts, in the test, for the result to be dependable.

The patient presents this situation: "Yes, I know I owe the account and I fully intend to pay it. The doctor saved my life and we will never forget him. We speak of him often and there is

no occasion for any worry about my account. It will be paid but I can't do anything now and I can't tell you when I can, but don't worry; I am honest and you will get your money. Hogs died, rent is past due, etc."

Assuming that these are facts and the account cannot be fitted

....and the most important point of all is the fact that it is not necessary to ride roughshod over debtors; the principle of "one full step backward" is a powerful influence in bringing physician and patient to a correct financial understanding.

to an installment plan, about the only thing that can be done is to extend the account.

The foundation is all you could expect and the problem is entirely that of stimulating activity. The letter used for this purpose is shown on the next page.

D. T. McKinnon,
Norfolk, Nebr.

Dear Sir:

You have assured us of your best efforts and because of the statement you have made we are willing to give you the opportunity you ask for.

We are willing to test your honor and permit you to make your payments in your own way.

Your letter will be filed with your account and you will not be disturbed or urged for payment unless we are disappointed in our expectations of you.

This is your opportunity. Don't lose this letter. It is worth \$25.00.

Make your payments in a satisfactory way and we will accept this letter as the last payment for \$25.00.

Respectfully,

(First follow-up)

You know the story so we will not trouble you to read the details. Frankly, yet courteously, your Campbell Clinic account of \$160.00

(Turn to Page 45)

Gray's Glycerine Tonic Comp.

FORMULA DR. JOHN P. GRAY.

CONSTITUENTS

Glycerine
Sherry Wine
Gentian
Taraxacum
Phosphoric Acid
Carminatives

Dosage—Adults: Two to four teaspoonfuls in a little water before meals three or four times daily.

Children — One-half to one teaspoonful in water before meals.

INDICATIONS

Auto-Intoxication
Atonic Indigestion
Anemia
Catarrhal

Conditions
Malnutrition
Nervous Ailments
General Debility

"A TONIC OF KNOWN DEPENDABILITY
THAT CAN BE PRESCRIBED
AT ANY SEASON OF THE YEAR"

The Purdue Frederick Co., 135 Christopher St., New York

PRUNOIDS

A lack of secretion in the intestines is one of the principal causes of chronic constipation. Prunoids given at night over a period of one week will increase glandular activity without exciting pronounced peristalsis and will gradually overcome this form of constipation.

Prunoids are made of Phenolphthalein (one and one-half grains in each), Cascara Sagrada, DeEmetinized Ipecac and Prunes.

Gentlemen:

Please send me a professional sample of PRUNOIDS.

Dr.

Address

.....

Samples to Physicians Only

**Sultan
Drug Co.**

Saint Louis
Missouri

New Shapes in the Sky

A Series on Medical Arts Buildings

XIV

Sacramento, California

NEARLY eighty physicians and dentists, and several dental laboratories and supply houses, now occupy Sacramento's magnificent new Medico-Dental Building, which represents an investment of about \$1,000,000.

The building is ten stories high, of Gothic architecture, and rein-

feet of floor space in its upper stories and 8,000 square feet for stores on the street level. The building is 80 by 90 feet in size.

The one outstanding characteristic, however, is that virtually every suite of offices in the structure is different. Each doctor and dentist has a conception of how his office rooms should be arranged for the convenience not only of himself and attendant, but also the public. It was for this reason that each prospective tenant was allowed to arrange his floor area as he wished before construction work was started.



forced concrete and steel joist construction, absolutely fireproof.

It was built by a syndicate of outside capitalists, all of whom are much impressed with the phenomenal strides of growth Sacramento has made in the past few years and who are confident the future holds much further development in store for this city.

There are nearly 60,000 square

"...warmed during the winter and chilled during the summer"—the new million dollar Medico-Dental Building in Sacramento.

The walls of the suites are finished in a variety of effects, some being papered, some painted and others having rough stucco effect. Some are in Nile green, others in warm grays, pearl grays, and ivory.

The exterior of the office structure is finished in a light buff, which is frequently repeated in various parts of the interior. A rich base of red Levanto marble, an Italian product, runs around the exterior of the structure from the sidewalk up a distance of four feet.

(Turn to Page 43)



Everybody's Business

By Floyd W. Parsons

WE have had enough of this unnecessary and unjustified talk about American prosperity. It has built up in us a most unpleasant ego and blinded our eyes to the fact that there will always be some cloudy days. Some of our people have been so puffed up by a little success that they are able to strut sitting down.

We need a flood of truth to wash away our vanity. More attention must be given to the glaring deficiencies now existing in practically every department of our social and business life. If we can build up confidence and optimism in the United States only by refusing to recognize our faults and failings, then we are children indeed.

Some weeks ago millions of our people had reached the conclusion that the business of making money was merely a matter of purchasing stocks one week and selling them at a higher price the next. Economists who advised caution were ridiculed. Women with little business training filed brokers' offices and surrounded the stock tickers.

Then the usual thing happened. The market broke badly and once again it was emphasized that the elusive dollar is still hard to capture. Not only the paper profits, but the hard-earned principal of a multitude of get-rich-quick speculators was swept away.

It is not a hopeful sign when we find that the American public falls so easily for bunk. It proves

that our educational methods are ineffective. What we are doing is cramming knowledge down the throats of unwilling students. Instead of making the individual think for himself along organized lines, we are merely running memory classes in a lot of our schools and colleges. Illiteracy continues unabated. Benches in city parks are filled with men and women, young and old, out of employment largely because of their utter ignorance. Help-wanted advertisements bring hundreds of applicants who have no sure grounding even in reading, spelling and arithmetic.

We need to cut out a lot of the deadwood that goes to make up a long list of fancy educational courses. Without giving up the good things we have gained, we must try to restore the medieval thoroughness of the teachers of old.

THE child of yesterday was taught only a few things, but those he learned thoroughly. The subjects he did master represented the backbone of all knowledge, and the teaching methods employed at least developed in him the discipline of learning. Accumulating knowledge and utilizing it are two totally different things.

The widely published statement that "Eighty-five men out of every 100 in the United States at 65 are dependent," is doubtless a

These 5 Men

Visit Your Office Everyday

1. A man to *sell* you medical books.
 2. A man to *sell* you insurance.
 3. A man to *sell* you Wall Street.
 4. A man to *sell* you a gold brick.
 5. A man with a boil on his neck.
-

PRESCRIBE STANNOXYL FOR MAN NUMBER 5

STANNOXYL is a mixture of pure metallic tin and tin oxide. Clinical experience, as well as laboratory tests, proves that Stannoxyl by mouth is the safe and effective remedy for boils. And articles in numerous medical journals and letters from hundreds of physicians bear testimony to its value.



Every day to your office comes a man with a boil on the back of his neck. This is one of the commonest complaints of office patients—a disturbance which affects all classes and ages alike. Nor is poor health necessary for a boil, for the athlete is just as likely to develop this affliction as the invalid.

Physicians have learned to associate boils with various conditions of ill health. When successive crops appear, the urine must be examined for sugar; for diabetes mellitus may well be the cause. In some cases, overeating of sugar and starchy foods starts the trouble; in others, it is simply a matter of poor general health. Then again the most thorough examination may fail to explain the reason for the boil in an otherwise healthy individual.

In the majority of cases, however, the source of the boil is to be found in a lowered resistance of the body (which may be otherwise healthy) to the staphylococcus, the bacterial cause of boils. Staphylococci are always present on the skin, ready to invade the open air follicles. And, whenever the anti-staphylococcic forces of the body wane even temporarily, they seize their opportunity to penetrate the skin. A boil results.



The treatment of a boil on the neck is by no means a simple proposition. The time-dishonored lance—that instrument of danger, distress and disfigurement—has justly been relegated to the museum of historical medical curiosities.



The gospel of present-day treatment is Noli me Tangere—
Hands off!



To fight the staphylococcus that causes the boil: That is how physicians are now treating their cases of furunculosis. They have found in Stannoxy!—a mixture of metallic tin and tin oxide—a non-surgical and most effective means of combatting this common ailment; for Stannoxy!, taken internally, is both entirely safe and powerfully anti-staphylococcic. This scientific tin therapy checks the infection.



Stannoxy! has superseded the lance in the treatment of boils.

How StannoxyL Is Used

When StannoxyL is used, only oral medication is required. Local interference is unnecessary; in fact, it is contra-indicated. StannoxyL Tablets are furnished in vials containing 80 tablets. The daily dosage is from 0.5 to 1 Gm., which amount is contained in from 4 to 8 tablets. They should be taken with a little water, immediately after meals. The taste of the tin in StannoxyL can scarcely be detected and is in no way disagreeable.

In some cases it is advisable to apply a wet dressing to the boil. For this purpose a solution containing 1 to 2 per cent. of StannoxyL Liquid should be employed. Only in cases of simple fluctuation of pus should a boil be incised. In the average case, oral medication with StannoxyL Tablets is the only treatment required.

STANNOXYL

Pain diminishes at the end of the second day; inflammation disappears by the fourth. Then the boil collapses, becomes softened, and is absorbed.

Advertised to physicians only. Obtainable at all leading prescription pharmacies.

Manufactured in France by Laboratories,

Robert et Carriere, Paris..



SOLE AGENTS FOR U. S. A.

THE ANGLO-FRENCH DRUG CO.

1270 BROADWAY, NEW YORK

Complete literature and samples upon request.

rank exaggeration. But poverty still exists in our country to such a degree that there is a long waiting list at every one of the 75 institutions and social agencies in New York City that are given over entirely to the care of aged persons having no income or means of support.

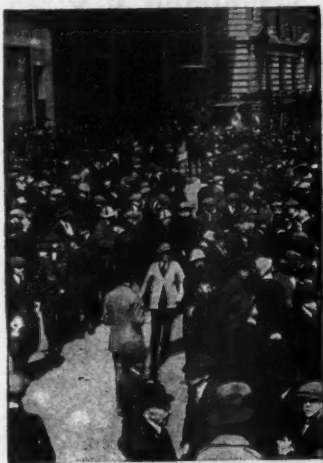
And still the word "success" means more to us than it does to the people of any other land. Some of our great skyscrapers were put up purely as advertisements. Interviews with our business leaders are filled with statements intended to glorify the "go-getter" spirit. Even the Bible and the works of the Master are interpreted as a guide to commercial achievement.

When some new invention or change of fashion throws thous-

Practices no less absurd surround us on every side.

No matter how splendid a man's record may be, renewed employment is now almost impossible when his hair has turned gray. Maturity is quickly relegated to the sidelines. A survey of employment agencies showed that seven employers out of 10 will not consider a man over 45 or a woman over 38. Business promptly accepted the fallacious idea of the eminent Dr. Osler that the world's work is being accomplished by people between the ages of 25 and 40.

Before deciding to administer an overdose of chloroform to all citizens past 50, we might recall that many of our most remarkable achievements have been wrought by men and women of three score or more. Goethe, Galileo, Herbert Spencer, Bancroft and Verdi produced their masterpieces between the ages of 70 and 85. Joseph Jefferson was still a great actor at 75, and Handel wrote one of his immortal oratorios at that same age. Hindenburg is President of Germany at 81; Clemenceau is still a factor at 87; Balfour is going strong at 90; George F. Baker does a day's work at 83; Elihu Root prepares elaborate briefs at 83, and Edison at 81 is actively engaged in research for a source of artificial rubber.



ands out of employment in the United States, we are without any effective plan for starting new economic forces to employ the idle labor in the useful service of still further supplying human wants. The father of a family breaks the law and is thrown into jail where he must remain idle while those dependent upon him face starvation in the interim.

"...the hard-earned principal of a multitude of get-rich-quick speculators was swept away."

The situation is far from satisfactory in any land when stored-up human values are scrapped prematurely because of the ridiculous notion that mental activity goes backward instead of forward after the age of 45. Can we never find a way to achieve progress except at the expense

APHROAC

PHYTOROIDES

Hot Weather Hints

To oppose and overcome the debility, physical weakness, nervous strain, insomnia, loss of appetite and general malaise, produced by the effects of long continued hot weather, PHOSPHO-ALBUMEN, which contains, Gonad, Brain, Cord, Thymus and Thyroid, (gr. 1-16) substances, thus supplying lechithin, spermin, nuclein, and phosphorized albumens, together with enzymes and endocrines. In the form of Syrup or Tablet. To correct hepatic and gall bladder insufficiency, thus preventing or opposing gastro-intestinal irritation, for entation, diarrhoea, to improve digestion and elimination,

AUTONE, an association of mild but effective chologogue eliminants. In Tablet form.

You are welcome to literature of all our products.

THE KELLS COMPANY, NEWBURGH, N. Y.

TRYHEPTIN

TERRALINE

What Qualities Do YOU Like in a Hypodermic Needle?

The chances are great that they are all embodied in "VIMS". A razor-sharp point which cuts cleanly through tissue; a canula which will remain clear even when not wired after cleansing; a metal—genuine Firth Stainless Steel—which cannot corrode or rust. Obtain a dozen from your dealer for \$2.50, or write us for a free sample needle.

**MacGREGOR INSTRUMENT CO.
NEEDHAM, MASS.**

"—and a
dozen "VIMS"



of certain elements in the community? What is the use of trying to prolong the span of life if individual usefulness is to be brought to an untimely end?

We spend more money for paint to keep things from rusting than is contributed to all of our educational and research institutions combined. Tens of thousands of tons of steel in buildings and machines are consumed each year by the flameless fire of rust, which studies of new alloys might prevent. And as for our care of that most important of all machines—the human body—suffice it to say that two per cent of our entire population are incapacitated by illness all the time, while more than half of our people are suffering from some kind of ailment every day in the year.

Turning to the subject of money, which has so largely focused public attention, we find here another problem crying vainly for solution. As a standard of value the American dollar is nothing more than a dismal joke. We talk of the safety of bonds, while knowing full well that there never has been a safe bond, and never will be until we have a safe dollar. Money placed in bonds 25 years ago now shows an impairment in principal of from 40 to 80 per cent. The investor depending on a fixed income from bonds purchased in 1900 has been compelled to reduce his standard of living by nearly one-half.


How ridiculous for bankers to sit in solemn conference and argue pro and con whether a new bond issue should be sold to net 4.80 or 4.90 per cent interest, when they surely know that years later the principal amount of the bond is just as likely to be paid

on a 60 per cent as on a 100 per cent basis. The fact is that practically no interest has been paid for the use of capital in America during the last decade. The purchasing value of the dollars decreased at a faster rate than the interest accumulated during this period.

Gilt-edge bonds for the present generation of Americans have been veritable "gold bricks." The careful investor has been exploited as never before. Stockholders have picked the pockets of bondholders to the tune of \$60,000,000,000 in 15 years. Where could there be more convincing evidence of the necessity for a stable standard of money value that would prevent one class of people being dispossessed of their property in favor of another class? Shall we accept current advice and buy common stocks in the expectation that our incomes will grow as the country grows? In case of deflation instead of inflation, where would we get off under such a bold plan? Certainly the only answer is to make the dollars a standard of true value as well as a medium of exchange.

Things are not right so long as we have a distressing unbalance in industry, wide unemployment and poverty in the midst of so-called prosperity, rebellion against law, near anarchy on thousands of farms, a daily doctor's bill amounting to \$1,600,000, and loan sharks who charge interest rates as high as 1000 per cent, permitting them to steal \$20,000,000 in 12 months from the poor of a single great city.

What we must get knocked into our minds is that business in America is still nothing more
(Turn to Page 58)

 NICHOLS NASAL SYPHON Patented	<p>TRY IT IN HAY FEVER! A clean nasal tract resists the penetration of the pollens and affords wonderful relief. Book and information—Free! Obtainable at the better drug stores NICHOLS NASAL SYPHON, Inc. 159 E. 34th St. - - New York</p>

The News-Hounds Stop Baying

By

H Sheridan Baker.

FOR a good many years the medical profession and the newspaper profession were thought to form a combination which simply would not emulsify. Probably a large number of physicians still think so. But everywhere there are signs to the contrary.

For one thing it is hard to run a joke column today on news clippings that commit medical absurdities. The snake-in-the-stomach gag and a certain few other standard myths still bob up now and then, but generally the newspapers are sticking closer to facts. Possibly the reason is that the public is becoming more medicine-wise; it doesn't pay to insult the intelligence of too many readers.

Another and more important change in journalism is the increasing willingness to give the medical man a fair deal. It has, for instance, at times been difficult for the physician to get what is known as an "even break" in the newspapers. Sometimes a physician's standing has been ruined through an unfair attitude on the part of the press, a hasty bit of reporting by some news-hound, an eagerness to dramatize the case.

I think all this is changing. The other day I clipped an editorial from a Boston newspaper which I offer in evidence. Certainly I have seen nothing recently to surpass this in moderation and fairness:

"It is not always easy for a physician to decide what fee will be fair to charge . . . A surgeon in Boston asked and received \$1,000 for an operation on a patient not well to do, who died of surgical shock. This was so far beyond bounds, in the opinion of the Massa-

chusetts Board of Registration in Medicine, that the board suspended for a month the surgeon's license to practice. Judge Carroll, of the Supreme Court, confirming the penalty, noted that the entire estate of the deceased patient was \$2,250. He found that on the evidence a fee of \$300 would have been justified.

"Common experience attests that instances of rapacity such as this appears to be are rare. Many, perhaps most, physicians and surgeons of established practice graduate their fees after careful inquiry according to the means of their patients. Furthermore, they give their services to free clinics and frequently in private cases administer treatment and perform operations that are priceless, both in the sense that money cannot measure the value of life saving and that not a cent is charged.

"Doubtless the medical profession has its unscrupulous money grabbers, as the ambulance-chasing investigation has shown, but the exceptional instances of gouging by practitioners of repute are a thousand times offset by unpublished acts of others, considerate and generous. Indeed, the Back Bay surgeon whose excessive fee has brought him unenviable distinction may have to his credit examples of kindness which have not been reported."

Whatever the good or bad in this particular case, the editorial strikes me as being a long way from the usual barking and snarling.

Why has such a change come about? Is it the prevalence of medical advice columns in the newspapers? Has the influence created by the few county medical societies which have been active in health education, seeped out into the national channels of opinion? Or is it simply the natural growth of the times? Just what has happened?

Whatever the causes, it is certain that the results should encourage us to do our share in educating the public. We can accept the new attitude with thanks, but we should do more. We should advance halfway and make ourselves better understood by means of "mass education through paid space."

"Cream of the Crop"

LUCKY STRIKE
"IT'S TOASTED"
CIGARETTES

"Wonderful flavor"
Johnny Farrell
Johnny Farrell, National Open Golf Champion, 1928

The finest tobacco—"It's Toasted"—broad in cut—no dust—all impurities removed—flavor improved.

"It's toasted"
That's your pleasure—your protection!

An Opportunity — for Physician and Public

Continued from Page 9

not that those having the responsibility of distributing them, maintain a constant and consistent propaganda.

There is a great deal of difference between propaganda in its best form and advertising in its worst form. Whether it is admitted or not, every physician carries a tremendous store of knowledge. Some of them possess a wonderful talent as press agents. It is the part of intelligence that men should know the technic and laws regarding the tools they use. Why should not physicians, then, properly study and utilize propaganda?

The mountains are beautiful, the various lake resorts are beautiful, ocean liners are models of convenience, beaches and forests all possess their intrinsic charms and values in our lives. The public wants information regarding these. Are the railroads, the steamship companies and the various chambers of commerce injuring the public when they make available beautiful booklets concerning these various means of recuperating during one's vacation?

Would it be better for these people, whom the public depends upon for information, to get out no literature or cheap, smuggy stuff with a minimum of information?

Medicine has a wonderful service to sell. Today the public patronizes that service when driven by pain, or because income stops. Medicine can show the layman many ways he can prevent inefficiency and stoppage of income. But if there are lay-

men who want information upon the subject, where can they get it?

It must be admitted that if every person in the United States could be induced to take advantage of typhoid prophylaxis; if the matter were presented in such a manner that every citizen would want this protection; if medicine presented it so that the citizen wanted it administered in an ideal manner by his private physician—then physicians would make more money than they now make treating those cases of typhoid fever that occur.

But if there was not a day lost from this time on; if there were no more experiencing the terrors of being sick; if there were not another life cut short by typhoid fever—then every citizen, and society as a whole, would derive so much more benefit than the medical practitioners that it would be a 1000 per cent investment.

Up to this time health officers, sanitary engineers, insurance companies and allied agencies have had the entire task of educating the laity. Medicine and physicians have too often been dragged along. These agencies must deal with the masses and the poor. Private physicians have too much neglected the independent and wealthy. The tail has tried to wag the dog, because the dog refused to do the wagging.

Organized medicine should take up the serious study of the problem of educating the public to use those types of service that maintain the citizen as a man

Gonorrhea?

PRESCRIBE

NEO-RE'ARGON

FOR PROMPT AND DEPENDABLE RESULTS.

Write for Technique Booklet

AKATOS, Inc.

114 LIBERTY ST.

NEW YORK

"Ideal for their purpose"

A convenient
non-irritating aid in
vaginal antisepsis

In the treatment of such conditions as leucorrhea, vaginitis and cervicitis, the vaginal douche often presents obvious disadvantages. The physician has need of an effective vaginal antiseptic which is at the same time safe and absolutely non-irritating.

Norwich Vagiforms fill just this need. The formula is in a carefully prepared base which melts at body temperature. The



Makers of
Unguentine

active medication remains in contact with the tissues for a sufficient period of time to be very soothing and healing. And Vagiforms are made in a very convenient shape that enables the patient to insert them readily.

A great number of physicians have found Vagiforms very useful in their work with inflammatory vaginal conditions. We believe you would find them of value. We

should be glad to send you a box without cost. Address Medical Department, The Norwich Pharmacal Company, Norwich, N. Y.

Norwich Vagiforms

Dependability in a LAXATIVE

Variability of action is one of the difficulties with which physicians have to cope in choosing laxatives for their patients. In Feen-a-mint, this danger is reduced to a minimum, for this chewing gum laxative brings about a thorough mixing of phenolphthalein with the mouth fluids which aid digestion. The laxative principle thus invariably obtains a thorough distribution over the intestinal mucosa and gives optimum efficiency. Feen-a-mint is the

most effective method of administering phenolphthalein.

FEEN-A-MINT

- brings about a soft formed, yielding mass
- helps restore normal peristalsis

In cases of obstinate constipation, many physicians specify Feen-a-mint.

A request on professional stationery will bring a trial supply of Feen-a-mint to any physician — with no obligation, of course.

Feen-a-mint
The Chewing LAXATIVE

HEALTH PRODUCTS CORPORATION, 113 N. 13th ST., NEWARK, N. J.

with an income. We can make money by keeping him well, by treating him so that he continues to be an efficient worker. And by keeping the wage earner efficient, his dependents can be treated and their treatment can be paid for. By keeping him alive and earning, we prosper. Surely the layman can not object to an attitude upon the part of physicians based upon such a platform.

This is not a criticism of any present medical organization. Physicians as a whole do not know or appreciate the debt they owe to those who have so bravely carried on the work of our organizations. The criticism is aimed at the rank and file of our profession which does so little for itself.

Propaganda may be carried on in many ways. First, individual physicians should become informed regarding the most perfect technic of vaccination. Then each physician owes it to his own clientele to see that no cases of typhoid fever, diphtheria, scarlet fever, and so on, can ever be attributed to his neglect to suggest prevention.

Might it not be advisable to have some authoritative committee review the data concerning each of these and other procedures useful in keeping people well, and having established the truth of the matter, why might not this committee undertake propaganda concerning it?

It is even suggested that they engage in issuing neat little booklets that would give correct information that intelligent laymen should be interested in. Such booklets would be available to purchasers in book stores, or they might be placed in racks as our Christian Science friends

place their tracts.

They might be purchased in quantity by parent-teacher associations, Kiwanis Clubs, women's clubs, and so forth, and distributed free as a means of doing effective good in their communities. Physicians might have a supply in racks in their waiting rooms or to be handed out.

It must be remembered that every agent we now use has been the subject of similar propaganda by some one. We are influenced by it. Certain well known baby food manufacturers are brilliant examples of propagandists. Mineral oil, cod liver oil, castor oil are all aided by propaganda.

Why then deprive our fellow-men of some propaganda about modern medicine? As a suggestion I submit the following titles for such booklets:

Parenthood, its responsibilities and pleasures.

Typhoid fever, a preventable disease.

Diphtheria, let it be abolished.

Scarlet fever, why tolerate it?

Smallpox, a costly disease that should

go.

Syphilis, prevention and treatment.

Eye sight conservation.

Deafness prevention.

Prevention of kidney and heart disease.

High blood pressure, its cause and prevention.

Periodic Health Examinations.

Diabetes.

Cancer.

Paralysis prevention.

Apoplexy prevention.

Insanity prevention.

Crime prevention.

When you're sick.

When you're well.

Venereal Diseases, how to save yourself.

Finally I trust that the physician-reader will see that men with incomes can pay bills, and that sick men have a hard time paying. It is good economics then to do business with people while they are still well and working.



Non-Adherent — Transparent — Sterilizable
SURGICAL DRESSING

Sold by all Surgical and Hospital Supply Houses in handy containers for Hospital and Office Use.

Specimen and Literature sent on Request

THE CHILKLOID CO.

510 S. 3d Ave., Marshalltown, Iowa

*When faulty metabolism is indicated
you should try*



Alcohol and Protein Free

*This stable and palatable solution has
frequently given gratifying results where
other forms of endocrines have failed.*

Literature and samples free on request

The Colwell Pharmacal Corporation
25 Church Street, New York

Manufacturers of Stable Liquid Endocrines.

The time to arrest the progress of

TUBERCULOSIS

is in the early stages. The Creosote Treatment combined with fresh air and a liberal diet will give good results in all forms of Phthisis.

Mistura Creosote Comp. **(KILLGORE'S)**

Will diminish the Cough in frequency and severity. The breathing becomes deeper and more satisfactory. Nutrition is aided and weight increased.

Dose: One or two teaspoonfuls in milk or water.

Sample and Literature on request

CHARLES KILLGORE
Est. 1874

57 West Third Street

New York

New Shapes in the Sky

Continued from Page 31

Through heavy cast bronze doors in green and gold, one passes into a beautiful lobby upon which some of the most lavish work on the entire building has been done.

The floor and the walls are finished in a variety of beautifully colored marbles arranged in harmonious treatment.

The doors to three high-speed elevators face this lobby and the doors themselves present an interesting study. They are of old oak that has been sand blasted in novel design.

The elevators have a carrying capacity of 2,500 pounds and move at the rate of 600 feet per minute.

Some of the features provided in the building include a concealed buzzer system of communication, novel elevator lights on each floor, dead air spaces between floors, which make the structure one of the coolest office buildings in this section of the state, brass fire faucets on each floor, dark rooms for X-ray development and well equipped lavatories.

The heating and ventilation features likewise are important. Air is warmed during the winter and chilled during the summer, and then circulated through the ten floors of the building at a constant and uniform temperature. There is also a steam heated radiator and suction system installed in each suite of rooms.

Equipment has been installed to provide each suite with hot and cold running water, iced water, gas, and compressed air.

Special cabinets have been built into the walls for the convenience of the physicians' and dentists' instruments and equipment.

The Medico-Dental Building was designed by the San Francisco architectural firm of Samuel, Lightner, Hyman & Appleton with D. D. Stone, of San Francisco, acting as associate architect.

The results of the building have been more than satisfactory. The physician-tenants are enthusiastic about their new quarters, and the feeling is one of unanimous content. The individuals have found that the relation of their overhead to the income from their practices is even more favorable than when they maintained their own quarters, either in their homes or in the ordinary, unspecialized type of office building.

The atmosphere is far more professional, and offices are easier to keep in perfect order because of the improved janitorial service. Patients can be referred to the proper specialists without having to go outside of the building, and the attention to a schedule of office hours is more pronounced than under the old arrangements.

These are but a few of the more concrete advantages. The occupants also undergo a considerable mental change in their beautiful surroundings; they find themselves working on a new level of mental efficiency, a change which is perhaps more important, even though intangible, than some of the others.

IN CORYZA, LARYNGITIS, LA GRIPPE, INFLUENZA

PINEOLEUM

Free on request: ½ doz. new Pipet packages or \$1 Improved Oil Nebulizer
The Pineoleum Company, Dept. ME, 52 West 15th St., New York City

Wherever Vaginal Antisepsis Is Indicated, prescribe— *New!*

K-D KONES

K-D KONE is a vaginal suppository containing sodium hypochlorite in a non-greasy, neutral soap-like stabilizing base. Immediately upon introduction into the vagina, free chlorine is liberated, thereby efficiently rendering the vaginal tract aseptic. K-D Kones do not irritate or produce soreness or desensitization of the vaginal mucosa. They allay irritation and are without toxic action.

K-D Kones are being ethically introduced to the medical profession for strictly prescription purposes, as you will note by the package.

For more complete information, including the booklet "Practical Vaginal Antisepsis" and a package of K-D Kones for clinical trial, send this handy coupon.

The Clinical Laboratories, Inc.
8 West 40th St., New York City



Gentlemen: You may send me your booklet "Practical Vaginal Antisepsis, and professional sample, gratis.

Dr.

Address

Druggist Name..... Address.....

K-4

ECHITONE

Clinical results have proven the power of ECHITONE to correct many conditions caused by a Blood Dyscrasia, Syphilitic Eruptions, Scrofula, Chronic Eczema, Furunculosis, etc.

CYSTO SEDATIVE

is recommended in the treatment of almost every form of Cystitis and Prostatitis, especially old, chronic cases with frequent urination. Excellent results have been obtained in Cystitis of the Vesicle Neck, Pyelitis and chronic Posterior Urethritis.

Complete formula, literature and samples
to physicians only.

STRONG, COBB & COMPANY, Cleveland, Ohio

"One Full Step Backward"

Continued from Page 29

should be paid now.

Respectfully,

(Second follow-up)

Obligations to some are obstacles, to others they are opportunities and no man can be sure of his self-reliance until he has used his credit.

When your credit was extended we trusted you would consider it an opportunity.

Will you justify the confidence we have in you by sending us some payment now?

Respectfully,

An extension of time is necessary in such cases, but there is a danger in relieving patients of any immediate responsibility, for they may get the impression that an expression of gratitude, from time to time, is the only payment that is expected of them.

The purpose of the letter is to create just the opposite effect by giving them an added responsibility. The collection problem has been turned over to them for an uncertain length of time.

When no definite date is used that will terminate the agreement the element of uncertainty has a tendency to quicken their payments.

Patients will not destroy or lose the letter because of its value and they are constantly reminded of their responsibility.

Different values can be used, depending upon conditions.

The length of time that ac-

counts are permitted to rest is also a matter to be governed by circumstances. In the case of farm accounts market seasons should be considered. Labor accounts should be governed by working conditions, and so forth.

When an account has been rested for a reasonable length of time and no showing has been made, we mail the "First Follow-up" letter using the amount of the original charge.

This has a suggestion of a lost opportunity that invites a quick response and paves the way with a definite payment understanding, and the offer can be renewed contingent upon the carrying out of the new agreement.

Should the patient fail to respond to the letter it is followed with another short letter. In case of no response to this letter it is transferred to the inactive group.

The inactive division is the hospital for all other divisions. Accounts are transferred to this division to be stimulated.

We assume that the foundation is still firm because we have had no complaints and we follow the psychologists' recommendation of treatment: a continuous flow of "suggestion."

Continuity will have its effect and letters used on this group of accounts should meet special re-

Underwear *IS* a Health Problem!

Proper diagnosis of some of the ills of your patients will point to the use of unsuitable underwear. The normal functions of the skin are often retarded unnecessarily by lack of a fabric capable of absorbing bodily exhalations.

WALLACE'S Linen
Mesh Underwear

permits the skin to function by quickly absorbing normal perspiration. Write for further data and sample of material. The Linen Underwear Co., Greenwich, N. Y.

Gentlemen: Please send me literature and sample of material used in Wallace's Linen Mesh Underwear.

Dr.

Address

For 33 years—the Standard Effervescent Saline

SINCE 1895 doctors have used, prescribed and recommended Sal Hepatica. It is the approved laxative and cathartic for flushing the intestinal tract and for promoting internal purification.

Sal Hepatica is an effervescent saline combination similar to the natural "Bitter Waters" of certain medicinal springs here and abroad, and is fortified by the addition of sodium phosphate.

Sal Hepatica is an ideal preparation for the practitioner to recommend—it is efficient, palatable and reliable, and does not create a condition of tolerance.



Samples for clinical purposes

BRISTOL-MYERS CO., 75 M West St., N.Y.C

Sal Hepatica

PEACOCK'S BROMIDES

It is a fact that the combination of the five Bromides of Potassium, Sodium, Ammonium, Calcium and Lithium presented in a pure and eligible form has decided advantages over the single salts.

The bromide treatment gives better therapeutic results through the use of Peacock's Bromides than is possible with the single salts.

Each fluid drachm contains 15 grains of the purest bromides of potassium, sodium, ammonium, calcium and lithium.

Gentlemen:

Please send me a professional sample of PEACOCK'S BROMIDES.

Dr.

Address

.....

Samples to Physicians Only

**Peacock
Chemical
Co.**

**Saint Louis
Missouri**

quirements. Read the following letter and we will then cover the details.

(Loyalty letter)

Dear Sir:

It is well to be fair to yourself and honest with others but there is something better.

It is loyalty.

Loyalty does not require a bank account but it must have cooperative qualities.

You can be loyal by cooperating with us in clearing your Campbell Clinic account.

Just give us the facts. Were the charges unfair to you? Tell us of any help we can be to you.

Write your problem on the other side of this sheet. Test our loyalty by giving us another opportunity to help you.

Respectfully,

Repetition and continuity are two important factors in stimulating inactive accounts. A continuous flow of suggestion will have its results, but caution must be used to guide the patient's reaction in the right direction.

Positive suggestion is more desirable than negative. In other words it is better to show the gain that can be made by responding rather than to show the loss that will result by not responding.

The gain motive is usually one of the motives most easily stimulated.

Today the keen competition of business raises the value of friendship, and the word "loyalty" associated with any firm's name is helpful.

Read the loyalty letter again and judge for yourself whether the letter meets requirements.

The inactive division of accounts is not only a delicate division, but it is the control to yearly volume.

Only the active accounts contribute to volume and the whole purpose is to have as few inactive accounts as possible.

Each of these accounts will receive the same letter and a percentage of replies will result, depending largely upon the letter.

Installment accounts that do not complete their payments are transferred to this division. This is also true of group 10 and the special arrangement division. In fact any account that becomes inactive is transferred to the inactive division to be stimulated.

Because of the detailed explanation of each division previously given, you may have formed an opinion that this plan is too difficult to be easily followed, but the entire plan is just the opposite. It is built for economy as well as efficiency.

From a yearly average of over 5,000 patients we have about 1,600 unpaid accounts, with the average number of inactive accounts about 300.

We have therefore reduced our collection problem to 300 accounts and I sincerely believe the same results could be expected from any other group of accounts by the same routine, for the Campbell Clinic has never refused service to any patient regardless of his financial circumstances.

ARTHROIDS

(TILDEN)

Indicated in the treatment of Arthritis, Gout, Rheumatism, and Neuritis.

FORMULA

Cinchophen	grains 5
Lithium Bitartrate.....	grains 2 1/2
Sodium Cacodylate.....	grain 1/8
Parathyroid Gland Desiccated.....	grain 1/20
In bottles of 100 Capsules only. Net price \$4.00 per 100	

Prepared only by

THE TILDEN COMPANY

Pharmaceutical Chemists Since 1848

New Lebanon, N. Y.

St. Louis, Mo.

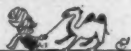
Tours and Cruises

[A department in which to find ideas]
[on where to go and how to get there]

California: A schedule of sailings, with brief description of the stopovers, of a cruise from coast to coast through the Canal. Write the Panama Mail S.S. Co., 10 Hanover Square, New York.

* * *

Travel Tips: A large and comprehensive booklet listing trips and prices pretty nearly anywhere. A copy can be obtained from Simmons Tours, 1328 Broadway, New York.



Bungalow Camp Booklets: A series of very appealing folders, full of quiet retreats, bounding streams, and he-man mountains. Write the Canadian Pacific Railway, Madison Ave., New York.

* * *

Austria: A 92-page booklet printed in three languages, one of which, fortunately, is English. Fully illustrated. Ask Lifsey Tours, Inc., 527 Fifth Avenue, New York.

* * *

Ward Line: A folder describing the service offered by Ward steamers to the West Indies and Mexico. Write the Ward Line, Pier 13, E. R., New York.

* * *

Land Cruises: A number of out-of-the-way places in England, as well as the more conventional spots, illustrated in a booklet

published by the Great Western Railway, 505 Fifth Avenue, New York.

* * *

Steamship Sailings: This ocean time-table will save a lot of inquiring. Write the American Express Company, 65 Broadway, New York.

* * *

Europe: Another of the attractive publications of Thos. Cook & Son, full of good information. The address is 585 Fifth Avenue, New York.

* * *

Around and Across America: This folder describes that popular trip through the Panama Canal, and back home by rail. Write the Panama Pacific Line, One Broadway, New York.

* * *

Summer Tours: Trips by rail through the West, and a good argument for "Seeing America First." Write the Department of Tours, Chicago and Northwestern Railway, 138 South Clark street, Chicago, Ill.



New Year's Eve in Havana: An attractive folder inviting you on a nine-day tour to Havana. New Year's Eve, incidentally, is spent there. The steamer is the Caronia. Write the Cunard Steamship Co., Ltd., 25 Broadway, New York.

Lubricant - Antacid - Laxative



HALEY'S M-O Magnesia-Oil

THE theoretical advantages of combining Mineral Oil with Milk of Magnesia, in a permanent, uniform, palatable emulsion, is self-evident.

The practical experience of thousands of physicians reported to the makers of M-O is **CONCLUSIVE**.

Verify this to your own personal satisfaction by testing M-O in Hyperacidity, Fermentation (gastro-intestinal) Flatulence, Pyrosis, Ulcer (gastric duodenal), Colitis, Autotoxemia, Constipation, Hemorrhoids, Post operative, Pregnancy, Infancy, Old age, or **AS AN EFFECTIVE ANTACID MOUTH WASH.**

THE HALEY M-O Company, Inc.
Geneva, New York

.....
Gentlemen: Send me sample of M-O and list me for booklet,
"A Gift From The Gods"

..... **M.D.**

.....
Street

City

State



Practice Building Offices

*(Continued from July
Medical Economics)*

(Left) A corner in the office of an X-ray specialist in Newark, N. J. The walls are finished in white, and the floor is black and gray inlaid linoleum. Softening touches here and there, the curtains at the window, the Oriental rug beside the table, and luxurious reception room furniture, reduce the severity of the apparatus and tend to reassure patients.

(Below) The laboratory of a pathologist in Atlanta, Georgia. The quarters are



unusually large for such a purpose, and the ample space provides plenty of light and fresh air.

(Right) Part of the reception room in a Philadelphia office. Linoleum has been used to good advantage both in the reception room and in the inner office.

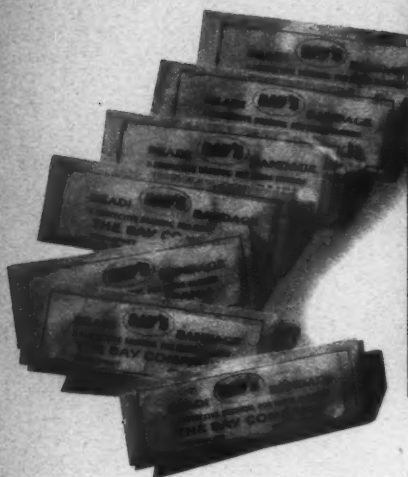
(Below) This is part of an unusually elaborate office belonging to a Philadelphia urologist. The tiling, with set-in cabinets and instruments, involved heavy expense, but the effect is highly satisfactory. The office contains in part: cystoscopic table with monel metal top, electric sterilizer in tile base, irrigator concealed in wall, and electric hand dryer. The approximate cost of the entire office was \$12,000.



SURGICAL



DRESSINGS



BAY'S READI-BANDAGE

Convenient — Quick — Professional

BAY'S READI-BANDAGE is a convenient, sterile dressing for small cuts, burns and abrasions. It can be applied without delay, and affords secure protection against infection.

It consists of a gauze pad fixed in the center of a strip of adhesive plaster. The adhesive surface of the bandage is protected by crinoline which can be stripped off quickly making it ready for instant application.

*Send
for
free sample!*

Especially packed for professional use in individual glassine envelopes. Handy for the office, bag or clinic. Convenient, Quick, Professional, Economical.

100—1 inch strips to a box . . . \$1.75
6—6 inch strips to a box30

The BAY COMPANY, Bridgeport, Conn.

M. E. 19

Gentlemen:—Send free Samples of BAY READI-BANDAGE.

Doctor.....

Street & No.....

City.....

State.....



**[A department whose purpose is to help physicians
keep in touch with current literature and samples]**

"Facts About Bread": A booklet representing the opinions of leading investigators in the field of nutrition, on bread and its rightful place in the diet. Write Washburn Crosby Co., Dept. S.C.G., Minneapolis, Minn.

* * *

Wallace's Linen Mesh: Literature on an improved underwear fabric, with samples of the material, are offered physicians by the Linen Underwear Company, Greenwich, New York.

* * *

Bismuth Sodium Tartrate: Literature and samples of this new bismuth product are offered by G. D. Searle & Co., 4739 Ravenswood Avenue, Chicago.

* * *

Nestle's Milk Food: A well-prepared booklet written by Miss Helen L. Fales, formerly with Dr. L. Emmett Holt. Write Nestle's Food Company, 2 Lafayette Street, New York.

* * *

The Right Way for Busy Professional Men: An illustrated folder of case record systems and office furniture. Write the Witmer Record Company, 110 W. 19th St., Kansas City, Mo.

* * *

Nervous and Mental Diseases: A 165-page encyclopedia on the subject, offered to the profession with the compliments of the Pea-

cock Chemical Co., St. Louis, Mo.

* * *

Samples of Rinex: A professional sample of Rinex, a prescription for hay fever, asthma, and head colds, is offered physicians by The Clinical Laboratories Co., 8 West 40th St., New York.

* * *

The Care of Baby Gums and Teeth: An attractive little booklet informing mothers of a special dental preparation and applicator for infants. Write the Children's Clinical Laboratory, Granville, New York.

* * *

Lacto Dextrin and Psylla: A full size sample of this product, a food that changes the intestinal flora, is offered by the Battle Creek Food Co., Battle Creek, Michigan.

* * *

Questions and Answers About Magazine: A booklet that merits the time and attention of any physician. Write the Institute of Margarine Manufacturers, Munsey Bldg., Washington, D. C.

* * *

Light Therapy: A monthly copy of this interesting little magazine will be sent any physician upon request. Write The Burdick Corporation, Milton, Wisc.

ERGOAPIOL (SMITH)

A singularly potent utero-ovarian anodyne, sedative and tonic. Exerts a direct influence on the generative system and proves unusually efficacious in the various anomalies of menstruation arising from constitutional disturbances, atonicity of the reproductive organs, inflammatory conditions of the uterus or its appendages, mental emotions or exposure to inclement weather.

It is a uterine and ovarian sedative of unsurpassed value, and is especially serviceable in the treatment of congestive and inflammatory conditions of these organs.

The anodyne action of the preparation on the reproductive organs is evidenced by the promptness with which it relieves pain attending the catamenial flow, and its antispasmodic influence is manifested by the uniformity with which it allays nervous excitement due to ovarian irritability or other local cause.

ERGOAPIOL (SMITH) is supplied only in packages containing twenty capsules.

DOSE: One to two capsules three or four times a day.

SAMPLES AND LITERATURE SENT ON REQUEST.

MARTIN H. SMITH COMPANY

New York, N. Y., U. S. A.

"Comfort Insurance"

Hot weather and its effects, usually increase the discomfort of feminine sufferers from LEUCORRHEA, VAGINITIS, HYPERSECRETION, RELAXED TISSUE, etc.

The fountain syringe is often inconvenient to use.

The vaginal douche sometimes irritates.

MICAJAH'S MEDICATED WAFERS

supply astringent, tissue toning, decongestive, antiphlogistic and sedative action, which is prompt, and effects which are prolonged, so that the patient can be kept comfortable.

MICAJAH'S SUPPOSITORIES stop bleeding, shrink pile tissue, soothe soreness and pain.

Samples and literature on request.

MICAJAH AND COMPANY

186 Conewango Ave.

Warren, Penna.

Next Year's Income Tax

Continued from Page 11

the patient default on his payments, which happens only occasionally, it is entered on the left-hand side of the ledger among the deductible items as a Bad Debt.

This brings us now to the question of what constitute deductible items. Obviously, food and clothing, except that sums expended for operating gowns and office jackets are not allowable deductions according to Uncle Sam. Neither is house rent, unless you have your office in your home, when a reasonable deduction may be made for it.

If, for instance, you have a six-room house and use two of the rooms for office purposes, you may list one-third of your rental as a deductible item. Office rental is clearly an expense in conducting your practice and may be subtracted from your gross income, unless (this is important) you own the building in which your office is located.

In that event, you may make other charges, one of which is on your business property. Another is for depreciation on the same property, for which you may allow but three per cent per annum.

Before going on with the question of depreciation I am listing below the items which you may charge against your gross

income. They carry with them a short explanation of how they are compiled.

1. Office rent paid to another.
2. Interest on business indebtedness (notes on your automobile, new office equipment, or mortgage on your business property).
3. Taxes. (All local taxes on all property. Also state income tax, if any, narcotic tax and payment for auto license on car used for professional calls.)
4. Insurance on auto and on business property.
5. Telephones (both office and house when used for professional calls)
6. Electricity (office).
7. Auto upkeep. (Garage rent paid to another, gasoline, oil, chains, etc. Also repairs, or this may be listed separately.)
8. Auto depreciation (About 25 to 30% per year. See text below.)
9. Subscriptions to medical journals.
10. Depreciation on books (10% per annum.)
11. Depreciation on office furniture and equipment (10% per annum.)
12. Replacements due to breakage which are not charged as depreciation.

(Turn the Page)

SUMMER CYSTITIS

With its annoying bladder irritation caused by either alkaline or acid urine is promptly relieved by—

CYSTITABS (effervescing)

in a full glass of water every hour.

They represent Hydrangea, Uva Ursi, Triticin, Atropine and Buchu Compound.

Write for a complimentary bottle or prescribe through your druggist

WALKER, CORP & CO., Inc.

Auburn, New York



Merryle Stanley Rukeyser, Financial
Editor of Medical Economics.

Every
Physician
Who Values
His Future
Should
Read
This Book!

THE COMMON SENSE OF MONEY AND INVESTMENTS

by MERRYLE STANLEY RUKEYSER

HERE, in one concise volume are contained the essentials of earning, saving, investing and spending money. Its author, who has probably answered more requests for financial advice than any other man in the country, is eminently well equipped to write a book which may be used as a financial guide by any physician with limited capital to invest.

"The Common Sense of Money and Investments" points out with

precise skill the pitfalls and hazards which may confront the uninitiated investor who is possessed of a "tip" or a "hunch," and explains in readily understandable language how he can place his funds safely and surely.

The price of this book is \$3.00 postpaid. (\$2.85 net.) It may very easily bring about a turning point in your financial progress. Order it today.

.....
MEDICAL ECONOMICS, Inc.
Rutherford, N. J.

Gentlemen: Please send me a copy of "The Common Sense of Money and Investments."

☐ I enclose my check.

☐ Please send C. O. D.

Name

Address

13. Laundry (sheets, towels, stationery, etc.).

14. Salaries to employees. (Should any one of these exceed \$1500. per annum, separate form must be filled out.)

15. Office supplies (stamps, stationery, etc.).

16. Drugs and supplies.

17. Charities. (Not to exceed 15% of net income.)

18. Bad Debts. (See text.)

19. Miscellaneous. (All minor charges not included above.)

Item eight in the above list needs some further explanation. It is for depreciation on the automobile you use in making calls. Assuming you pay \$1,000 for your car, use it for two years and trade it in for three hundred dollars, you may make a deduction of twenty-five to thirty per

Item 15, Schedule A, 1927.
Depreciation, Obsolescence and Depletion

Office Building	\$21,000.00	\$630.00
Automobile	1,460.00	386.00
Library	850.00	85.00
Surgical Instruments	825.00	82.50
Office Furniture and Physiotherapy Equipment.....	2,125.00	212.50
Linens	200.00	20.00
Total		\$1,416.00

Item 16, Schedule A, 1927.
Rent, Repairs and Other Expenses

Repairs (office bldg.)	\$325.50
Auto Repairs	35.00
Electricity	120.00
Telephones	184.57
Measured Water Service	12.00
Laundry	151.25
Medical Journals	40.00
Auto Upkeep	413.25
Auto Insurance	75.00
Insurance on Building	265.00
Total	\$1,296.05

cent of its value per annum.

This may not be in strict accordance with all the rules laid down by the Internal Revenue Department, but I have done this for seven years and the charge has been allowed. Ordinarily, only ten per cent of the valuation is charged off, but in the

case of a doctor who gives his car extraordinary usage, an exception can be made.

If you will explain the situation to your local collector and point out the logic of it to him, as I have done, it is more than likely he will be amenable.

(Turn the Page)

Intestinal Disorders

meet with dependably effective correction under the healing, aseptic action of

R ANGIER'S EMULSION

—Evacuation regulated

—Irritation soothed

—Fermentation and putrefaction are controlled

—Proper Assimilation facilitated

—Normal Condition rapidly restored

Trial bottles to prove it sent on request.

Angier—Boston 34, Mass.

What to do for Boils

Office Hours by Appointment
Phone Stannoxy 0987

D. O. WRIGHT, M. D.
109 Main Street
U. S. A.

Complete literature and
samples upon request

R

Stannoxy Tablets no. lxxx
(original vial)

Sig.: Two tablets t. i. d.,
p. c., cum aqua.

D. O. Wright, M. W.

For: A. Boyle.

Advertised to physicians only. Obtainable at all leading prescription pharmacies.

Sole Agents for U. S. A.

THE ANGLO-FRENCH DRUG CO.

1270 Broadway,

New York

DR. PLATT'S
Rinex
PRESCRIPTION

for ---
HAY FEVER

August and September are big Hay Fever months when sufferers look for relief. Rinex Prescription—Platt was originated by a Physician. It is non-narcotic, non-toxic and leaves no bad after effects except in idiosyncrasy to Acetylsalicylic Acid or Quinine. The therapeutic action of Rinex is that of an astringent tonic to the mucous membranes, relaxant, calmative, and sedative and anti-spasmodic.

In better than 90% of all

cases, freedom from symptoms of Hay Fever is accomplished by continuing the treatment, three doses a day through the season of attack. The effect in Asthma is very prompt.

Dispensed in convenient, anti-septic packages, regular size 30 capsules of 5 grains each. Hospital size for dispensing physicians, 180 capsules. Price on request.

The Clinical Laboratories Co.
8 West 40th St., New York City



Gentlemen: Please send me instructions and a professional sample of Rinex gratis.

Dr.

Address

Druggist's Name..... Address.....
R4

Perhaps Item 15, Schedule A, for 1927, and the one following are the most puzzling. The first appears as: "Depreciation, Obsolescence and Depletion," which for your purposes you may consider one thing, namely, depreciation. Ten per cent is the usual deduction allowed under these heads. The second is for "Rent, Repairs and Other Expense."

For both of these items in Schedule A, I make out separate typewritten tables on separate sheets of paper, particularizing the charges that appear only in their totality on the income-tax sheet. These tables are attached to the income-tax return when filed, and sample copies of them are herewith appended.

The other deductible items will find their places in the income-tax report proper, as you will note in looking over the blank sent out by the Government. Regarding the balance sheets shown in Chart II-A and II-B: They contain the totals expended each month for the various deductible items. You will see that they contain no reference to depreciation. This depreciation charge is figured only once a year, when the tax blank is being made ready. Interest charges, rent, taxes, etc., are listed as they are paid.

At the top of the page is the gross income, from which the sum total of expenditures for the month has been subtracted, leaving the net income for the

month. In the itemized statement below, the article purchased is listed, together with its total cost for the month. Then, in the last column, marked "Balance Brought Forward" is the sum expended in the preceding months for the same article. Thus for Auto Upkeep in February, \$40.00 was spent. The balance brought forward from January for the same was \$50.00. The March balance sheet, in the column marked "Balance brought forward," contains the sum of these figures, \$95.00.

If you follow this system, there will be no mad scrambling for figures at the end of the year, and should the Internal Revenue Collector ask for an accounting, as he some times does, there will be no embarrassment for you, since he can see plainly what your figures are. Further, I have found that keeping the duplicate sheets of the income-tax report from year to year, is also a great aid. It helps me visualize my report for the new year.

The figures may vary, though that is of small moment if you keep your ledger as I have indicated, but the method of listing them remains identical, or nearly so, from year to year.

We all have our favorite method of keeping accounts, and habit is hard to change, but I have found this method so simple and so devoid of worry that any physician, however unskilled in book-keeping, should find it easy to install.

DEPEND ON "H.V.C."

Just as DYSMENORRHOEA handicaps the efficiency of many a woman worker, so it hampers her through enjoyment of a restful vacation.

HAYDEN'S VIBURNUM COMPOUND

supplies antispasmodic and sedative action and effect. Its herbal content renders it safe to use. It is pleasant to take.

Also indicated in gastralgia and enteralgia.

Invaluable in Industrial or Summer Camp practice, on sea voyages or long vacation or business trips.

Sample and literature on request.

THE NEW YORK PHARMACEUTICAL COMPANY

Bedford Springs,

Bedford, Mass.

What is Psylla?



IN the correction of constipation two factors are essential to permanent results, namely bulk and lubrication.

A rare and little known agent in constipation is

PSYLLA

the seed of a plant (plantago psyllium) which grows wild in Asia Minor. This seed, especially selected and sterilized by us in Battle Creek, provides both bulk and lubrication.

The action of Psylla is purely mechanical. It is an accessory food. On contact with moisture it swells, giving a bland, non-irritating bulk and lubrication in the intestine.

We shall be glad to send you a can of Psylla for test, without charge.

Combat Intestinal Toxemia
And putrefaction—a frequent cause of serious disease and a grave handicap in all diseases—by the use of the colon food

LACTO-DEXTRIN

This food product, with a therapeutic purpose, promotes the growth of the benign bacteria in the intestine. It is pleasant to take and definite in action.

Fully described in the scientific presentation "The Intestinal Flora." Write for a copy today.

The Battle Creek Food Company

Battle Creek Mich.
Dept. M. E. 6

Accounts Stated

Reported by Lawyer Hayward



I AM enclosing herewith your account to date, and, if you find the same correct, I would be glad to receive your check to cover the same by return mail," the doctor writes.

"Your account received, the items of which are correct, and, as I am short of funds just at present, will send you check inside of one month from today," X replies.

Now, the foregoing correspondence constitutes what the lawyers call an "account stated," in an admission by X that he owes the amount of the account, which as a general rule, he cannot afterwards deny.

In a recent case decided by the Kansas Supreme Court and reported in 185 Pacific Reporter, 893, a new phase of this question was presented to the Court.

It appears by the evidence in this case that a doctor had been working for a certain corporation and claimed that there was \$750 due him as a balance on salary, which the corporation was unable or unwilling to pay, and the doctor sued in the Kansas Court.

"We don't owe you that amount," the corporation contended.

"Yes you do, and more than that, you've admitted it," X declared.

"You haven't the scratch of a pen to show that we owe you a cent," the corporation persisted.

"That's true enough," the doctor admitted, "but you employed an auditor whose financial report was read to the board of directors, and they approved it."

"But that doesn't bind us to pay you \$750 any more than if we'd read the almanac," the corporation rejoined.

Then the doctor played his trump card.

"Yes it does, because in the statement of liabilities in that report that you approved of you will find, 'X balance of salary, \$750'—if that isn't an admission I don't know what is," the doctor averred.

This is apparently a novel point, as far as the American courts are concerned, and the decision of the Kansas Supreme Court was that merely reading and approving of a financial report of a corporation's liabilities is not an admission by the directors of the correctness of the report, and does not shut them out from afterwards disputing their liability on certain items set out in the report.

"The report of an officer to his association is not an 'account stated'. It is a mere tabulation of facts for the information of the corporation. The approval of such a report does not stop the corporation to deny its accuracy," said the Court.



Simplicity Accuracy Reliability

Backed by three generations of practical experience in Artificial Limbs.

A. A. MARKS, Inc.

90 Fifth Ave.
New York City

TRADE MARK REG. **STORM** TRADE MARK REG.

Binder and Abdominal Supporter



Lifts and Holds

For Ptoais, Hernia, Pregnancy, Obesity, Relaxed Sacro-Iliac Articulations, Floating Kidney, High and Low Operations,—for any condition calling for abdominal support.

Every *Storm* Supporter is made to order, a doctor's work for doctors.

Supporter is made and mailed within 24 hours after order is received in this office.

We will gladly send descriptive literature and samples of materials with full information as to results attainable, with order blanks explaining measurements.

Katherine L. Storm, M.D.

*Originator, Owner and
Maker*

1701 Diamond St., Philadelphia

Summer Irregularities

of living habits, strenuous exercise, bathing or diving at the menstrual period frequently lead to disturbances of menstrual function.

For such cases a safe and reliable Rp. is

APIOLINE (Chapoteaut)

acting directly on the vasomotor system through the Sympathetic, and indirectly on endocrine function.

APIOLINE (Chapoteaut)

controls the subject symptoms of

**DYSMENORRHEA,
AMENORRHEA, etc.**
and restores normalcy of
Function.

Rp. Original Vials of 24 capsules.
DOSE. One capsule t.i.d. week
prior to menstruation and two
days after flow.

*Samples and literature upon
request*

Laboratoire de Pharmacologie, Inc.

92 Beckman St.
New York City

U. S. Agents
E. FOUGERA & CO., INC.
NEW YORK CITY

Everybody's (Cont. Business from Page 35

than a crude art. We only fool ourselves when we speak of it as having become an organized profession.

To hear a lot of our people talk at the present time, one would be led to believe that American brains and Yankee ingenuity had suddenly transformed the world from a state of barbarism to a condition of perfection, leaving little to be desired. Such a nonsensical notion hurts more than it helps. Business in our land is not out of the woods by any means.

With practically all forms of industry having become interrelated, none can prosper and none can suffer without eventually affecting others. Our creditable accomplishments will loom larger when we develop a more becoming modesty by gazing for a time at our deficiencies. All problems must be recognized before they can be solved. Real remedies are needed, not palliatives.



Behind the Desk

Continued from Page 21

intend that the attendant do as much as she undertakes. I can think of one office especially, where the attendant is inclined to "usurp power," unintentionally perhaps, because of her long experience and because she is vitally interested in her work. But patients often protest, and confidence is not always maintained if two people are trying to do the work of one.

Too much personal interest is

another factor, also disliked by many patients. I know of one nurse who enjoys getting extra details from patients, though they have no bearing on the case. Curiosity should never be allowed free reign. The good attendant is the one who refrains from indulging in—"I wondered"—"Is that so?" "I thought I'd ask—you wouldn't mind telling me, would you?"

The business angle is also important, where the assistant gives information as to fees, makes appointments, collects and receipts bills. Cases have arisen where "mis-information" as to charges, for example, have led to misunderstanding between patients and doctors, which are easily avoided if the attendant's authority and responsibilities are definitely agreed upon.

Time spent in selecting a receptionist is time well-spent. The one factor of a poor attendant may nullify a good many other factors upon which the physician has spent time and money.

RADON

(Has same effect as radium)

in
PLATINUM - GOLD
GLASS Seeds

and
STANDARD SIZE
NEEDLES and TUBES

—○—
Quick Delivery to all parts of
United States and Canada

—○—
STANDARD
CHEMICAL COMPANY

No. 1 East Forty-second Street
New York City

Send for detailed information

Convalescence After Surgical Operations

Surgical shock may profoundly depress the nervous system. In convalescence from such a condition

ESKAY'S NEURO PHOSPHATES

**SMITH, KLINE
& FRENCH CO.**
105-115 No. 5th St.
Philadelphia, Pa.
Established 1841
Manufacturers of
Eskay's Food
Eskay's Suxiphen

is singularly valuable, because it stimulates nerve-cell nutrition, increases the appetite, improves digestion, and shortens the period of convalescence.

Eight and Sixteen Ounce Bottles

The Fack-ne Single

As neat in its own way as its famous partner, the "Fack-ne Twin." Contains one "Fack-ne Improved" Thermometer, either Oral or Rectal type, as specified.

Priced at
\$2.00

in the following colors:

Ebony Black
Chinese Red
Imperial
Yellow

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The Doctor and His Investments

Continued from Page 13

ple. Among my acquaintances are numerous renters who are financially able to own their own homes. However, they prefer to enrich the landlord and keep their own capital at work elsewhere.

The most obvious alternative to owning a home is to invest one's accumulated fortune in high grade securities. An individual who keeps his funds in securities instead of investing them in a home is in more liquid position, that is, he is better able on short notice to turn his accumulated resources into ready cash. It is easier to find a buyer for stocks or bonds listed on the New York Stock Exchange than a purchaser for a one-family house in town or in the suburbs.

This liquidity is sacrificed by the man who owns his own home.

In buying a home it is well to consider the element of marketability. A better opportunity may make it desirable for the breadwinner to move his family to another community. In these days of rapid transportation, the population as a whole has become more mobile, and individuals tend as a whole to roam from place to place in quest of the best market for their services.

Even those who remain in one city discover that over the course of years neighborhoods shift. Sections that were eminently attractive a generation ago, today are less desirable as the result of the encroachment of business on the residential section or the influx of a new element into the district.

It is a fallacy to assume that the home owner gets free rent. He pays what is equivalent to rent in the interest he foregoes on the capital invested in his home, in the interest paid to the bank which holds the first mortgage, in the water tax and special assessments, in insurance,

and in depreciation charges. All that he saves is the profit which the landlord makes. In practice the landlord sometimes makes no profit at all but incurs a loss.

In deciding whether to be a renter or home owner an individual must consider prevailing prices. The prudent operator can postpone making a choice by renting a piece of real estate with an option to buy. That is an ideal arrangement.

At present real estate in some sections is somewhat inflated, and, if there is to be a sharp decline in value, the individual would be wiser in making short term commitments for a year or so as a renter than permanent ones as an outright purchaser. His decision as to this must depend in the last analysis on his own opinion, buttressed by expert advice, concerning the probable trend of real estate values—a speculative question.

I do not oppose the idea of home ownership for any one. I think there are sentimental and psychological advantages, especially for the physician, in owning a definite piece of land, but I purposely stress the purely economic disadvantages that are sometimes attached to home ownership because I believe that enthusiastic realtors throughout the country have oversold the own-your-own-home idea.

How much can you afford for a home? It is difficult to set up arbitrary rules, because of varying conditions throughout the country, and different standards which prevail in different families. The physician should have a somewhat better home than the business man of equal income, for a home constitutes one of the few available means of advertising for a professional man.

Some experts have suggested that the value of your home should be from two to two-and-one-half times your annual income. According to this formula, a \$25,000 home could be bought by a doctor with a \$10,000 income.

(Turn the Page)

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Another estimate is that you can afford to spend one-quarter of your total current income for shelter. Accordingly, if your income is \$10,000, \$2,500 may be allocated for rent. If you figure the annual rent as 10 per cent of the value of the property, as is customary, the physician who pays \$2,500 in rent can afford to own a \$25,000 house. A purchase of a home also entails a capital accumulation for the first down payment, which usually amounts to about one-quarter of the purchase price.

A good index of the value of a piece of property under consideration is the amount which a conservative savings bank or life insurance company is willing to lend on a first mortgage. Ordinarily such a loan will be limited to two-thirds of the total worth of the improved property.

Contrary to popular belief, the financial advantages of owning a piece of property free and clear are doubtful. For, in the first place, it is easier to sell a house which carries a first mortgage than one which is unencumbered. If there is no mortgage, the new buyer must either put up more cash than he probably has available or he must go to the trouble of negotiating a first mortgage.

Secondly, even if the owner intends to hold the house for his own use, his assets are perhaps more liquid and better diversified if he retains a moderate sized mortgage on his building and places the funds which otherwise would have been used to retire the mortgage into a diversified list of high grade stocks and bonds. In case of emergency, when cash is quickly needed, it is frequently difficult to realize on a house without a great sac-

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rice, but securities will always find a ready buyer at the exchanges.

In summary, if you have an abundance of wealth, pay off your mortgage and enjoy the spiritual advantage of being your own landlord without any ifs and buts. On the other hand, if it would take all of your available resources to retire a mortgage, it would seem better policy to keep a moderate sized mortgage, rather than to put all your financial eggs into one basket. If you decide to continue the mortgage, take out a special insurance policy equal in amount to the mortgage in order that when the breadwinner passes on, your family may possess the home without danger of foreclosure.

Ups and Downs

-a monthly review by the
financial editor

With the financial giants warring against one another, as they have been in Wall Street for many weeks, the amateur investor should proceed with extraordinary caution. In such times, the savings bank, which assures safety of principal, is uncommonly attractive. With safety of principal in jeopardy in currently selected stocks and bonds during the period of liquidation, other savings associations, too, like the building and loan associations, which on the average give a return of 6 per cent or better on instalment shares, offer a suitable way out for the investor who faces the dilemma. Still another possibility is to keep cash in the bank until the financial skies become clearer. The wealthy investor who desires to

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wait usually either lends out his current funds on call through his bank or purchases short term securities, which because of their nearby maturities will probably not depreciate, irrespective of the general course of security prices.

* * *

After liquidation, the standard stocks and bonds at prices below the recent peaks will become far more attractive for the investor. As a matter of fact, nothing is in sight to make the dividend seem insecure on the high grade railroad stocks, particularly since the railroad earnings for the remainder of the year are likely to make favorable comparisons with those of a year ago.

* * *

The recent weakness in the stock market springs from no fear about the business outlook, but from technical causes. There had been an epidemic of over-speculation and an inflation of brokers' loans. As the guardian of the nation's credit, the Federal Reserve System since the first creases in the rediscount rate and through the heavy sale of government securities has proceeded to make money dearer, and to make a gesture against the abnormally heavy flow of credit into speculative channels. The Federal Reserve, recognizing that the public had been feverish with

speculative excitement, has sought to apply soothing syrup.

Some of the building and loan associations, operating in the state of New Jersey, permit membership on the lump sum plan. A deposit of \$50 is destined to be worth \$100 in about ten years. If such a deposit is made monthly, ten years hence there will be monthly maturities of double the amount of the initial deposit. After ten years, the subscriber can redeposit half the principal sum returned, and thus enjoy a perpetual annuity equal to the initial deposit.

* * *

A new outlet for the energies of security charlatans is in the unlisted market. Unethical brokers carry on their operations with the aid of tipster journals, which copy the outward form of unbiased advisory services. Some of these operators, knowing that respectability has become fashionable in finance, have recently turned their attention to inactive stocks listed on the New York Stock Exchange, which they describe as sleepers. Inasmuch as the market in such shares is narrow, the price can readily be manipulated. If the circumstances warrant, the Stock Exchange can act in particular cases to protect the public by striking the stock from the list.

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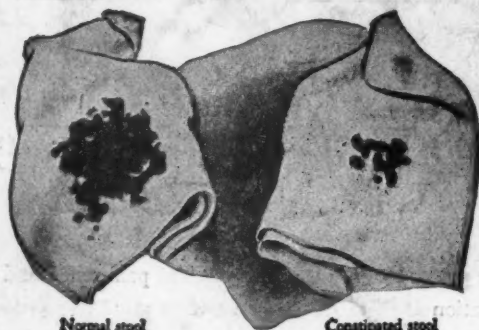
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